DETERMINANTS OF TURNOVER INTENTION IN THE CASE OF DEVELOPMENT BANK OF ETHIOPIA



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COLLEGE OF BUSINESS AND ECONOMICS

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Meskerem Mitiku (PhD). All sources of materials used for the thesis have been duly acknowledged. I further confirm that this research has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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This thesis has been submitted to Addis Ababa University, College of Business and Economics for examination with my approval as a university advisor.

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ABBREVIATION

DBE- Development Bank of Ethiopia

HR- Human Resource

SPSS - Software Package for Social Science

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ABSTRACT

The study implemented Explanatory research design to identify and evaluate the determinant of turn over intention. Both mixed research approaches were used to collect data through the utilization of a questionnaire and interviews respectively. The respondents were randomly selected from Head office of Development Bank of Ethiopia and branches held at Addis Ababa. A total of 173 respondents have participated in the study. To generate the output of the study results the statistical software version 26.0 was used. The variables used in the study were Job Engagement, Organizational Commitment, Employees perception of commitment, Job satisfaction; person organization fit and job stress. The collected data were analyzed by using descriptive statistics analysis and logistic regression analysis. Based on the result of analysis the researcher concludes that Job Engagement, Organizational Commitment, Employees perception of commitment has a significant and negative effect on intention to leave. Whereas, job satisfaction, person organization fit and job stress were insignificant negative and positive effect on the employees' intention to leave. The study recommended that the Bank should proactively work towards increase Job Engagement, Organizational Commitment, Employees perception of commitment by put in place the current Bank practices into the HR policy and implement accordingly. To reduce intention to leave, the bank shall have employees maintaining strategies and should have a culture of periodic assessment in respect of their employee desire and accordingly making revision of HR policy. Also there should be a constant communication between top management and all employees of the Bank to understand employees' perception and to maintain committed employees and to achieve the strategic goal of the Bank.

Key words: Development Bank of Ethiopia, Intention to leave

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

The human resource management is the process of employing people, capacitating through training, provisioning of compensation, developing policies to manage the employs, and developing retaining strategies. In view of the fact that human capital is vital to an organization's performance, workforce attrition can have an insightful impact on an organization's performance, growth and general business outcomes. Human resource is considered the centre of all development processes of economy. However, existing competitive business scenario is weakening social conditions of human resources, hence causing employee turnover (Shukla, and Sinha, 2013).

Considering the turnover intention, it is a serious issue, especially in the field of human resource management. It is a well-known subject to the organization in any business culture and industry. This is one of the most important topics that need due considerations at workplace and in any organization. Meyer et al.(1993) explained turnover intention as aware willfulness to find other alternative jobs chances in other organizations. No matter how big or small the organization, turnover intentions among the employees exists and always be a main concern for organization to reduce or eliminate due to the existence of associated cost.

Currently, employee turnover has been a significant issue in several business areas. This focuses on the market analysis and the costs occurring due to high labour turnover. The high turnover rate among employees has negative influences on the organization starting by reducing the organization's efficiency and productivity as well as affecting the overall performance due to the consequences of passing the organization's resources away (Brown and Mitchell 1993; Simmons, 2008). There are many studies to investigate this but the employee turnover has not decrease. Some of the noticeable studies in which they were conducted on the area of employee turnover intention by Muhammad, 2014 Mohammad & Mohsen, 2017.

An organization's employees plan to leave their jobs is called turnover intention (Ngamkroeckjoti ,Kijboonchoo & Kijboonchoo, 2012). Every organization regardless of its location, size or nature of business has always given a key concern about Employees' turnover intention (Long , Thean, Ismail & Jusoh, 2012). According to Kumar, 2011, turnover is a critical human resource issue in all sectors of the economy which affects productivity, product and service quality, and profitability. Turnover intention can be classified as either voluntary or involuntary. All kinds of turnover incurs costs, identified that turnover force the organization to incur a huge costs relating to employment and selection, personnel process and training, training of fresh personnel and above all, loss of knowledge gained by the employee while on job (Jha, 2009). For organizations, the turnover of employees means the waste of investment in the selection and training of personnel. Besides, the high rate of employee turnover in an organization adversely affects the motivation of existing personnel; increases the workload and makes work planning difficult. Thus, the resignation of skilled employees, who are considered as human capital, is an important issue that has a negative impact on the efficiency, effectiveness and general performance of an organization Kaya & Abdioğlu, (2010).

The effect of intention to leave had received great attention from senior management or executives' management, human resource professionals and other industrial psychologists has confirmed it to be one of the most costly and apparently difficult human resource challenges faced globally by different organizations in the whole world (Kaya & Abdioğlu, 2010). Turnover intentions influenced by organizational commitment (Parasuraman, 1991). Alternative job opportunity and remuneration has a significant influence on turnover intention. This view is also supported by Igbaria and Greenhaus (1991). On the other hand, job satisfaction has a significant and negative relationship with turnover intention (Spector, 1997). Turnover intentions of employees are influenced by perception of employees' satisfaction in terms of pay, promotional opportunities, and relationships with supervisors, employee's performance management system and fringe benefits.

Organizational commitment is the extent which a person is emotionally attached to the place where he/she works and this may affect the turnover intention of the employees (Muhammad, 2014). One of the key variables of research on the actual turnover or intention to leave is

employee engagement. Organizational commitment is commonly defined as an attachment or identification with the body. Person organization fit dealt with the compatibility between people and entire organization. Perceived alternative employment opportunities refer to a person's perception of the availability of alternative jobs in the environment of the organization, and is a function of labor market conditions this might have an effect on the turnover intention of the employees (Muhammad, 2014).

Other studies have also indicated that turnover is provoked by sadness with such factors as associations with managers, job content, working conditions, and pay (Griffeth, Horn, & Gaertnern 2000). However, other factors might affect a person's decision to leave, such as the competitive situations of the local market; it is known that management may have direct control over many of the chief important carters of employee turnover.

Overall, the growing number of studies on the topic of turnover and turnover intention reveals that the subject is a very crucial and worthy of investigation. In specific such investigation will help to manage and maintain employees in the organization like the banking industry especially experienced senior staff or skill employees to attain its objective.

Development bank of Ethiopia (DBE) is one of the Government bank its mandate is extending investment credit to credit worthy borrowers and projects that have received a thorough appraisal and that are found to be financially profitable, economically viable and socially desirable. To achieve these strategic objectives the bank has make various millstones. However, it is being challenged with frequent employee turnover. The main purpose of this research is to identify variables that statistically significant determinants of turnover intention in the case Development Bank of Ethiopia and to give possible recommendation that could be useful for the Bank.

1.2. Statement of the Problem

The most valuable assets in any organizations are human resources. This is also generally true for the banking sectors. However, there is employee's turnover intention which is an immoral emotion or need of workforces' to resign institution (Zahid, 2013). The use of turnover intention over actual turnover is selected, since actual turnover is more difficult to estimate than intentions

as there are many external variables that affect turnover behaviour (Bluedom, 1982). As per the research output of Bluedom,1982 reveals that existence of frequent leave of employees in an organization discloses that it has in problem in handling the employee or external factors that pushed them to leave. The management and leadership of the organization need to motivate and reward for high performance employees, so as to avoid them from leaving.

In the area of employees' turnover research have been done by Henok (2018), mainly emphasizing on the effect of satisfaction of employees turnover intention, the assessment is emphasized on newly recruited and resigned employees, it focus on social and economic factors of the employees under the Development Bank of Ethiopia. This research work is differing from that of the above mentioned researcher in that: it has to test empirically the determinants of employees' turnover intention in the case of the Bank. Hence, the research output could not fill up the gap on employees' turnover intention of the Bank. Umer (2018), studied on the determinant factors of turnover intention of employees. The researcher has analyzed the output of the study using descriptive research. Both quantitative and qualitative method is used to assess the variables of the study i.e.; personal factors, internal (push) factors and external (pull) factors which are associated with turnover intentions of employees. Whereas the study was not reflected the correlation between the turnover intention and explanatory variables and also the marginal effect of change of each independent variable.

Development Bank of Ethiopia has experienced considerable employees turnover commencing from the year 2015 where by the turnover increase to 5%. Since then, employee turnover has been an issue in the periodic management meeting. In the bank's strategic plan of 2015/16-2018/19 reveals that, it has been targeted to keep the bank's turnover rate not more than 3% annually. Employees' turnover intention of the bank may depend on many reasons which are internal and external causes that contribute to the organization. As per data obtained from the central database of the Bank for the last five years, it has admirable increase of high employee turnover registered. Intention of the bank indicates that 5%, 10% and 26% in the year 2016, 2017, 2018 respectively (DBE annual report, 2018).

Description	2014	2015	2016	2017	2018
Turnover rate	5%	6%	8%	4%	6%
Turnover Intention rate	-	-	5%	10%	26%
No. of employees intention to leave	-	-	118	235	608
Total No. Of employees	1209	1340	2212	2310	2311

Source – DBE central data base

Usually, employees who were resigned are from the implementation areas which had a negative effect on sustainable raise of the bank's profit and low extending of investment credit to credit worthy borrowers. Since increasing of the turnover intention, the bank's profit had been declined for the fiscal period of 2016/17 to 2018/19 (Bank's annual financial report).

With the resigned employees, interviews were conducting based on the policy and practice of the bank`s. The resigned employees mentioned that uncompetitive pay, lack of promotion opportunity and tedious work are some of the reasons to leave the organization. Conversely, how real response was given by resigning employees when the exit interview may convey reservation on the answer reliability because of their direct feeling during of exit interview. On top of that, the feelings of those employees who remain behind may differ from those who already left the bank. Because employees who were left the bank might not have interest to explain the real problems which were faced retained in the bank. Whereas those who are retained in the bank could have interest to pageant the exact problem facing, due to they need to change their bank problem. However, to the best of the researcher's knowledge and experience, except the annual reports which were compiled by the bank no representative study has been done to investigate the determinant factors of employees' turnover intention in the case of DBE.

It is the aforementioned facts that motivated the researcher to identify determinants of turnover intention and forward possible policy implication to be implemented by the management of the Development Bank of Ethiopia.

1.3. Research Questions

1. What determinants lead employees to the intention of resign from their jobs?

2. What is the relative importance's of determinants of employees' turnover intention?

1.4. Objectives of the study

1.4.1. General Objective

The general objective of the study is to identify significant determinant factors of employees' turnover intention in Development Bank of Ethiopia.

1.4.2. Specific Objectives

The research specifically deals with achieving the following specific objectives:

To find out factors lead employees to the intention of resign from their jobs

To examine the relative importance of determinant factors of employees′ turnover intention

1.5. Significance of the Study

The preliminary reviewed of employees' intention to leave at DBE for the past three years have been highly rising. To improve such various faced problem the Bank will use this study as a mirror where the Bank stands in terms of human resource management practice. Simultaneously, the important information generated from this study also provides a clearer representation of the Bank regarding workers` concern of turnover. It can help the Bank to create some useful ideas during the human resource planning as an effort to raise the worker` satisfaction and reduce the workers` intention to leave. Besides, the following benefits could be obtained from the research:

- Policy makers to formulate successful human resource policies and programs that would in turn help in decreasing turnover intention rate.
- Managers clearly understand the extent to which the effect of significant variables on employees' turnover intention.

- The management of the Bank can understand the effect of significant variables on employees' turnover intention.
- Helps other researchers to identify the effect behind of significant variables on employees' turnover intention and to make research on related issues.

1.6. Scope of the Study

This study assesses the determinant factors of turnover intention in Development Bank of Ethiopia and would only undertake at Head office and four Addis Ababa branches includes it`s district. The scope of the study will be restricted only operating units of Head office and four Addis Ababa branches includes it`s district staff of Development Bank of Ethiopia, due to the manpower of it takes a lion share of total employees, which is 70% of the total manpower of the Bank (DBE, 2018). All determinant of turnover intentions may not be addressed in this study. Therefore, the study mainly focus on Organizational commitment, Person Organization Fit, Job satisfaction, Job stress, Job Engagement and Employees' Perception of Commitment factors by applying regression analysis by using quantitative data and descriptive analysis will be made for qualitative data to identify the significant determinant factors of turnover intention of employees. Besides this variable other variables, such as supervision, co-workers, Role Ambiguity, Locus of Control, and others can influence turnover intention, which are not being considered this study.

1.7. Organization of the Study

This thesis is organized into five chapters. These include the first chapter which is background of the study chapter. It gives insight on turnover intention base for the study, the statement of problems, the general and specific objectives of the study, the significance of the study, the scope and the limitation of the study, and the definition of key concept. Chapter Two will present a review of literature that would be gathered from both conceptual and empirical literature source. Chapter Three will present research methodology. Chapter Four presents the results of the data analysis and discussions, and Chapter Five presents the conclusions and recommendation of the research.

1.8. Operational Definition Term

1.8.1. Dependent (Explained) Variable

Intention to leave is defined as an employee`s plan for intention to leave the current job and look onwards to find another job in the near future.

1.8.2. Independent (Explanatory Variables)

Organizational commitment is defined as potential of connection among employees and the organization. In other terms, if the relationship is strong then the commitment will be high and if it is weak then the commitment will be low.

Job satisfaction (JS) demonstrates the number of satisfied individuals with their jobs.

Person Organization Fit (POF) is extent to which job suits the individuals and his environmental characteristics.

Job Stress (JS) is associated with various effects such as decreased productivity, absenteeism and, ultimately, employee turnover.

Job Engagement (JE) is the high participations of the employees in their job roles, as the employees feel motivated to employ them cognitively, physically and emotionally through accomplishing their job requirements

Employees' Perception of Commitment (EPC) is defined as the fulfillment of rewards and recognition, job security and organizational justice for the employs.

CHAPTER TWO

LITERATURE REVIEW

This section has two parts which is the theoretical and empirical literature which will help to analyze and identify the main determinant factors of employees turnover intention in the case of DBE.

2. Theoretical review

In all organization, managing human resources are the key to meet sustainable competitive advantage while product innovation can be duplicated or reproduce, but the combined effect of a company's workforce cannot be replicated. It is for this rationale that not only attracting talented employees but also holding them is vital for achievement of an organization goal. As a result, employee turnover and turnover intention has become an important area of research from both a theoretical and practical standpoint (Price, 1997).

2.1. Turnover Intention

According to Fishbein and Ajzen (1975), Turnover Intention is "the best single predictor of an individual's behavior will be a measure of the intention to perform that behavior". Experimental evidence supports the position that an employee's intent to stay or leave is strongly and consistently related to voluntary turnover (Mathieu & Zajac, 1990). Intention to dwell is defined as employees' intention to persist in the present employment relationship with their current employer on basis of long-term. Contrariwise, Vandenberg & Nelson, (1999) explained employees' intention to leave as a person's estimated likelihood that they are permanently resigning their organization at some point in the nearby future. Intention to dwell mirrors an individual's level of obligation to his organization and their willingness to stay employed (Hewitt, 2004). a number of research studies have recommended that the theory of intention is the most vital determinant of actual turnover (Tett & Meyer, 1993).

Thus, the turnover intention is the probabilities that establish an employee leave an organization (Pepe, 2010). It is a general approach of different employees that result from their ideas of turnover looking for other jobs (Joseph, 2007).

Employee turnover intention is to cease one's present employment and reported to be a conscious, purposeful, deliberate and willingness (Tett & Meyer, 1993). Every organization faces turnover of employees, some of them leaves the organization voluntarily while others are the organizations discharge some of their employees from the organization. It is generally true that all kinds of turnover incur cost of replacement of those separators, recruitment, selection etc. Intention to leave is one of the major predicators and an instant sign of employees' turnover (Rizwan, 2013). A turnover intention is a psychological decision prevailing between an individual's approach with reference to a job to continue or leave the job. Turnover intentions are the instantaneous connection to turnover behaviour (Firth, 2004).

2.2. Impact of Employees' Turnover on Organizational Performance

Both workers and the organizations are affected by employee turnover. Employees experience disruption that needs to learn new job specific skills and meet various career prospects. Organizations are suffering the loss of jobs-specific skills, in performance of organization and incur the costs of recruitment and training fresh workers. According to Park & Shaw, 2013 the most dominant perspective on the employee turnover organizational performance relationship emphasizes the dysfunctional effects of employee turnover and predicts a linear negative relationship between employee turnover and organizational performance. That is, "turnover rates at any levels hurt organizational performance".

Some researchers also supported the above mentioned finding by Butali, Wesangula and Mamuli, 2013, they identified that employee turnover can have a negative effect on an organization performance. It can lead to a loss of productivity, profitability, corporate knowledge, and skills and competencies. In addition, staff turnover is not just an issue for the organization experiencing staff turnover; it can also cause headaches for external organizations communicating with them have stated that employee turnover has somehow negative as well as

positive consequences in any organization. To further explain this, the negative consequences can be seen as costs to the organization while the positive consequences are considered as benefit to the organization in a way to avoid incompetent and misbehaving staff members.

Kondalkar, 2007 employee turnover factor that may affect the performance of employees at work place has an exclusive nature and function of job satisfaction change, or systematic development or weakening in job satisfaction. It was, therefore, concluded that turnover negatively affected by job satisfaction and performance at the same time. The output of the research reveals that the higher the level of satisfaction; the lower the turnover rate.

2.3. Impact of Turnover Intention on Organizational Performance

Employee turnover intention has an impact on work performance of the organization. According to Zimmerman & Darnold, (2009) indorses that job performance and turnover intention are negatively associated. Performance directly affects the inspiration of employees to look for other jobs and high performance employees resign the job more easily than low performance employees do (Jackofsky, 1986). Which is high performance would improve employees anticipations concerning organizational rewards. High performance employees are low likely to resign the organization when these anticipations are satisfied. Meanwhile, low performance might lead to a low attitude towards the work value, increasing anxiety and frustration, low-performance employees are more likely to leave the organization (Steers and Mowday, 1981).

Hulin, Roznowski, and Hachiya (1999) identified that there is a fundamental relationship between work performance and turnover intention through reviewing the effect of perceived organizational support on organizational commitment, role performance and turnover intention. Employees participation in their job is fewer important when the turnover rate is great, thus affecting their performance. Second, job performance has an impact on job satisfaction, and job satisfaction influences organizational commitment, which then imposes an impact on turnover intention（Jones, 2007).

In the contrary other researches recommend that the association between job performance and turnover intention would be affected by a variety of supervisory variables. For instance, in the regulation of the reward good-performance employees obtain more reward and a have lower turnover intention (Allenand Griffeth 1999). Under the action of the competition, employees with a high performance will have more choices of employment opportunities and move more easily（Jackofsky,1984).

2.4. Determinant Factors of Turnover Intention

2.4.1. Organizational Commitment

Organizational commitment is usually defined as a strong belief in and receiving of the organization's objectives and values, a preparedness to implement significant effort on behalf of the organization and a definite desire to keep organizational membership" (Watson, 2010). Organizational commitment is thought to be an imperative part of the mental condition of the employees, as well as the attitudes they generalize towards their organization (Sirin & Sirin, 2013). Others define organizational commitment as the degree to which employees observe themselves belonging to the organization and feel attached to it (Meyer, Kam, Goldenberg & Bremner, 2013; van Dick, 2001). Nagar (2012) asserted "organizational commitment is necessary for retaining and attracting well qualified workers as only satisfied and committed workers are eager to continue their association with the organization and make substantial efforts towards achieving its goals". The most accepted and widely used commitment construct, which the researchers applied to this study, was put forward by Meyer and Allen (1991) and hypothesizes three components: affective, normative, and continuance commitment. Affective commitment expresses the emotional connection of the employees to their organization, their wish to observe the organization do well in its goals, and a feeling of pleasure at being part of that organization. Those employees with a higher degree of emotional dedication are more likely to continue working for the organization voluntarily and eagerly because they are aware of integrated within the organization and internalize the norms and values of the organization as their own (Nagar, 2012).

Normative commitment, by contrast, does not match to any individually beloved attachment of the organization members, but rather reflects their moral or ethical obligation towards the organization because maintaining membership is sighted as "the right thing to do". Wiener and Gechman (1977) recommended that normative commitment manifests from the socialization and induction process of newcomers to the organization so that the individual is "indebted to his organization for having invested its time and resources on him and feels responsible to pay back for the benefits that he gets from the organization by putting effort on the job and staying on the job" (Nagar, 2012). Persistence commitment refers to the individual's supposed need to continue with the organization because when weighing the pros and cons, leaving the organization would be costly. Those employees with persistence commitment find it hard to give up membership to their organization due to the fright of the unknown, such as having few or no appealing professional alternatives, and therefore stay with their organization because they believe they must stay (Meyer, Allen, & Smith, 1993).

2.4.2. Job Satisfaction

The other topic that has extensively been examined in the employee turnover intention research is job satisfaction. Truly speaking, job satisfaction demonstrates the number of satisfied individuals with their jobs. In general, job satisfaction was found to be negatively related to turnover (Griffeth, 2000; Khatri, 2001; Tett & Meyer, 1993; Vong, 2003). In efficient compensation programs worker should intend to raise the stage of satisfaction with motivation and reward workers for their share to the improvement of productivity. Most of the studies concluded that employee satisfaction is the most forecasting aspect in turnover. Griffeth (2000) defined remuneration association with supervisor, working conditions and job content as different cause in employees' satisfaction. When the job satisfaction and turnover considered in the future, special interest is required as a different idea of job satisfaction, the terminology and the difference in research settings can cause different results. If the employee is dissatisfied with the job, then the intention of leaving rate is high. Conversely, if the employees are satisfied with its job then the proportion of the license is longer. Job satisfaction is the satisfying emotional state resulting from an individual's admiration of their own job experience (Locke, 1976). It can also be sighted as the mind-set of employees toward their jobs, organizational, social and physical work atmosphere and the earned rewards (Yousef, 2017). Job satisfaction has a number

of outcomes ranging from organizational health identification, societal welfare, and functions as a pointer of organizational behavior. Tandun, (2016) reported that job satisfaction plays a critical role in the attracting and retaining of employees within an organization.

2.4.3. Person Organization Fit

Personality characters human being factors leading to turnover intentions refer to the personal characteristics of an individual. These characteristics could be those which are inherent in the individual, such as personality, or those which are learnt, such as skill, ability, etc. Studies point out that various cognitive and non-cognitive factors do persuade, directly or indirectly, an individual's intention and then finally the decision to actually leave the organization. The intention of this study is to find out the personality characters of faculty members as an individual factor affecting turnover intention. Stagner (1948) defines personality as the organization, within the individual, of those perceptual, cognitive, emotional and motivational systems which determine his or her unique responses to the environment. Friedman and Rosenman's (1959) theory of Type A and Type B personality motivated researchers to uncover the relationship between personality and turnover intentions among individuals. On the other hand no major relationship between personality and turnover intentions could be established (Dole and Schroeder, 2001). Personality has been conceptualized from a variety of theoretical perspectives, and at various levels of abstraction or extent (John, Hampson and Goldberg, 1991; McAdams, 1995). Each of these levels has made sole contributions to our understanding of individual differences in behaviour and experience. Nevertheless, the number of personality characters, scales designed to measure, escalated without an end in sight (Goldberg, 1971). The study offered evidence indicating that positive affectivity is negatively associated with turnover intention while negative affectivity is neither positively nor negatively associated with turnover intentions. Many researchers have recommended that individual attributes such as personality may affect turnover (Hom and Griffeth, 1995; Mobley, Griffeth, Hand and Meglino, 1979; Salgado, 2002; Steers and Mowday, 1981; Zimmerman, 2008).

2.4.4. Job Stress

A basic assumption in job stress theory is that psychosocial stressors in the work environment such as role stress, lack of control and lack of social support, and the interaction of such conditions, may have dangerous effect on an individual health and organization outcomes (karasek &Theorell, 1990).

A physiological approach conceptualizes work stress as a negative psychological state which is the effect of a dynamic interaction between the person and their work surroundings. Job stress is defined as an individual`s reaction to the characteristics of the work environment that appear emotionally and physically threatening (Jamal, 2005). Employees who familiarize high level of job stress are more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations also are less likely to be successful in a competitive market.

Increasing level of stress may cause the employee to take the decision to leave (Lofquist & Dawis, 1969; Sheridan & Abelson, 1983). Stress also has been proven to persuade indirectly the intention to leave (Bedeian & Armenakis, 1981). Job stress causes dissatisfaction which in turn guides to the intention to leave.

2.4.5. Job engagement

As a concept, work engagement has existed for many years, but the various approaches and different conceptualizations have inhibited the development of a suitable measure that adequately characterizes the concept (Thomas, 2009). Therefore, it is required to briefly re-examine how the concept evolved in order to clarify its meaning and obtain a more accurate measure. Kahn (1990) first conceptualized work engagement as the attaching of organizational members selves to their job roles in engagement of people employ and express themselves physically, passionately and cognitively in the course of role performances. In looking for a way to suspend burnout, they suggested that engaged employees have a sense of energy and view their work as a challenge.

Job engagement can be defined as the high participations of the employees in their job roles, as the employees feel motivated to employ themselves cognitively, physically and emotionally through accomplishing their job needs. Employees' job disengagement defines the employee's departure from their work roles and defending themselves cognitively and touchable from their job tasks (Saks 2006).

2.4.6. Rewards and Recognition

The inadequate reward system is strongly related to employee job dissatisfaction (Bigliardi, Petroni and Dormio, 2005). Petroni (2000) recommended that the absence of appropriate rewarding system may amplify the probability of turnover among employees. On another hand, strategic reward refers to things that the organization desires to achieve in the long term to set and implement rewards policies and practices that will help in realizing its business objectives and goals (Armstrong, 2007). Likewise, Milne (2007) reported that rewards and recognition are two valuable tools that are applied in different organizations to be grateful for the hardworking employees for their job achievements and for their effective contribution to the overall organization's performance. The outward rewards are those that the employees obtain from their organizations as a kind of gratitude and appreciation of their excellent performance. Extrinsic rewards can be provided in different forms such as promotion opportunities or outstanding performance appraisal.

2.4.7. Job Security

Job security is defined as a vital need that may be seen by employees more significant than having better salaries as well as achieving personal growth. Ling-hsing Chang (2010) described that job security is the estimation of the long-term job control and stability. Job security is measured as the organizing a career in a way that guarantees the security of the employees (Bigliardi, 2005). Min (2007) pointed out that the reliability of the work is an important factor that persuades job satisfaction and takes the turnover intentions away from employees' minds. McKnight. (2009) argued that relationship between job security and employee's turnover intentions is mediated by job satisfaction. Luna-Arocas and Camps (2008) found that job stability positively influences the organizational commitment which reduces the employee's

turnover intentions. Cross and Travaglione (2004) stated that employees who feel safe at their jobs would have less absence and turnover rates.

2.4.8. Organizational Justice

Organizational justice can be categorized into two main elements: distributive justice and procedural justice (Fassina, 2008). Distributive justice is referred to the employees' level within their organizations when they start to compare themselves with other workmates to decide if they get fair treatment and receive what they actually earn. Employable workers tend to pay and practice their skills and capabilities to the organization (input) and they expect to be compensated at the end (output) Cuyper, 2011). Additionally, distributive justice regarding pay, benefits, and rewards found to be significantly related to employee job satisfaction as well as their turnover intentions (Hare and Spell, 2008). Conversely, organizational justice is found to have a weighty association to intention to turnover (Mayfield and Mayfield, 2008). Employees, who perceive justice in their organizations, would be less likely to look for other job opportunities to balance things out by paying more attention to their personal benefits at the company's expense (Trevino and Weaver, 2001). Thus, this study proposes that Employees' perception of commitment influences intention to leave.

2.5. Related Theories

The effect of turnover has acknowledged considerable attention by executive management and Human Resource Professionals. In the past, employee turnover is the greatest studied events and developed several theories to clarify why employees intention to leave their current organization. Commonly, the following are the foremost theories related to the study.

2.5.1. Equity theory

According to Adams, 1965 as offered in (Spector, 2008) the equity theory suggest that employees seek to maintain equity between the input that they convey into a job (for instance commitment, education, time, experience, effort) and the outcome obtain from it (like promotion, recognition, increased pay) beside the perceived inputs and outcomes of other employees. Equity theory recommends that individuals who identify themselves as either under-rewarded or over rewarded will experience distress and this hints to efforts to reinstate equity within the organization. Hellriegel et.al, 2008 debate that employees may

behave in ways that impaired the organization. For instance, may quit and leave high performers in the organization, it might loses its productive talent and the ability to attain competitive advantage. If dissatisfied employees stay, may react by destruct effort so as to restrict output , lower quality, embark on deliberate damage of equipment. This might bring the organization at competitive drawback. under rewarded employee tend to express feelings of opposition to the organization and perhaps their co-workers, which may lead to reduced productivity and impair the overall performance of the organization especially when high performing employees are involved.

The equity theory of motivation proposes that people are influenced in their behavior by the comparative rewards of either of get or are going to obtain. The theory is based on the hypothesis that people are most likely to be motivated by the way they are faire treated at work. People tend to relate the pay they get with what others are paid for the same effort and situation, so that if they are treated falsely, will consider themselves as losses of inequity (Robbins, 1997).

2.5.2. Linkage Model

Linkage model explains a series of interrelated links between job satisfaction and voluntary employee turnover. In this model one major factor is considered by job dissatisfaction which leads a series of withdrawal intensions like thoughts of quitting, job search intension and fringe benefits comparison, this behavior ultimately is the cause for high voluntary employee turnover (Nawaz, Rahman and Siraji, 2008

2.5.3. Job Embeddedness Theory

According to Ramesh et.al (2012), job embeddedness describes the factors that keep an individual from leaving the organization, in spite of experiencing situations that might lead to thoughts of leaving. Job embeddedness can be work related (positive relationships with supervisor and coworkers, good health benefits) or non-work related (spouse works in the same area, parents live in the same community). These work and non-work domains can be further divided into three types of attachment that are links, fit and sacrifice and these can be expressed by how many people are connected individually, feel of employee matched with their work and non-work environment, and the individual give up in order to leave respectively.

2.5.4. Exit Voice Theory

Employee turnover is mainly caused by dissatisfaction with the way things are running on the work floor. Majority of the employees in the organizations are accustomed with the talk during lunch breaks on what they think is going bad in the organization. The problem is that often this information is solely shared with peers. This might be as an effect of several reasons. It might fear that they will be perceived as a trouble because they are giving their opinion unasked. Also they might think that the cost of trying to change the condition is greater than the benefit that gets out of it.

Hirschman, 1970 the exit-voice theory describes the nonexistence of expressing frustrations and discomforts may have consequence on the turnover rate. In this theory, which was initially used to describe varieties of customer behavior, claims that when a person is dissatisfaction, they may have two possibilities to deal with this feeling. The first possibility is expressing feeling and trying to change the situation, which is called voice. The second possibility is selecting to leave, which is called exit. If the possibilities to use voice are too limited, the employee will choose to leave the firm.

Hence, organizations should make the right procedures and other mechanisms for the employees to prompt their feeling and complaints and to feel their opinion being taken seriously, whereas at the same time reducing the step to precise their dissatisfaction since they recognize that the firm wants to observe their complaint. Managers cooperating with the worker frequently and requires to discuss openly by asking them about criticisms to take discomfort out of the workers before they decide to exit the firm.

2.5.5. Job Matching Theory

This theory has been developed by Jovanovic (1979). In his Theory, he states that turnover results from new information about the current job match. Before employees start their job, they have faulty information. Hence, they do not know the particular utility it will yield. If job occupancy increases this utility is becoming clearer and the employee can then make a choice to stay or leave. Herein theory, if an employee observes that a job does not fit their expectations they will leave and search for another job, which might create a well match.

2.5.6. Herzberg Two Factor Theory

Herzberg (1959) as cited in Bassett-Jones and Lloyd (2005) debated that employees are motivated by internal values rather than values that are external to the work. In other words, motivation is generated internally and is pushed by variables that are intrinsic to the work which Herzberg called motivators. These intrinsic variables include achievement, recognition, the work itself, responsibility, advancement, and growth. Contrariwise, certain factors cause dissatisfying experiences to workers; these features largely results from non-job related variables (extrinsic). These predictors were referred to by Herzberg as "hygiene" factors which, although does not motivate employees; however, they must be present in the workplace to make employees happy.

Dissatisfaction is emerged from company policies, salary, coworker relationships, and supervisory styles (Bassett-Jones & Lloyd, 2005). Herzberg (1959) as cited in Bassett-Jones and Lloyd (2005) argued that eliminating the causes of dissatisfaction (through hygiene factors) would not result in a state of satisfaction; instead, it would result in a impartial state. Motivation would only happen as a result of the use of intrinsic factors. Empirical studies (Kinnear & Sutherland, 2001); (Meudell & Rodham, 1998); (Maertz & Griffeth, 2004) have, however revealed that extrinsic factors such as competitive salary, good interpersonal relationships, friendly working environment, and job security were cited by employees as key motivational variables that influenced their retention in the organizations. Therefore, management should not rely only on intrinsic variables to influence employee retention; rather, a combination of both intrinsic and extrinsic variables should be considered as an effective retention strategy.

2.6. Empirical Studies

Various research works have been conducted in the area of determinant factors of turnover intention in world among these researches made in Indian, Malaysia and Canada. The study outlines that stress exists in any ailing or unpleasing condition. Indian researcher had conducted using of a statistical analysis. The research goes to ascertain the relationship between job overload, job vagueness and managerial support, and employee turnover intentions. Quantitative techniques were used to determine the output of the results and statistical analyses were useful to confirm the research hypothesis. The findings of this study suggest that there is a significant and positive relationship between job stress and employees` turnover intention (Syeda, Muhammad & Qaiser, 2018).

Other study results which were conducted on Malaysia reveal that employees` perception of commitment and job satisfaction are the two main factors that negatively affect the employees` intentions to leave. The results also showed a negative relationship between job engagement and the intention to leave the job. The employees` perception of support and complexity were shown to be positively affecting the intention to leave (Mohammad & Mohsen, 2017). This review of previous studies which have been undertaken by Canada revealed that factors of turnover intention are; organizational commitment, job satisfaction, training, perceived organizational support, perceived supervisor support, organizational climate, employees` benefits and opportunities and organizational justice. These determinant factors have to be taken care of by the organizations to ensure that they can retain their employees especially those that can contribute significantly to the welfare of the organizations.

Studies were conducted on factors influencing Kingarden to Grade12 student's online teachers' job satisfaction, organizational commitment, and turnover intentions. Using Herzberg's Two factor theory of satisfaction ,Maslow's Hierarchy of Needs, Meyer and Allen's measure of Organizational Commitment (1997), and Fish be in and Ajzen's Theory of Reasoned Action and Planned Behaviour (1975), this mixed-methods study was conducted in public, private, charter, for-profit, and not for-profit K-12 online schools in a single South-eastern state. The researchers used a sequential explanatory design by collecting and analyzing quantitative data and then qualitative data in two consecutive phases. Results revealed that K-12 online teachers have a moderate to high level of job

satisfaction, which corresponds to their affective commitment to their organization and intent to remain teaching in the online setting in the immediate, intermediate, and long-term future. Participants identified flexibility, meeting student needs, technical support, and their professional community as the most satisfying aspects of their jobs. Compensation, workload, missing face-to-face interaction with students, and unmotivated students were identified as least satisfying aspects of their work.

Saket & Sumita(2012) Study was conducted to examine the effects of personality of faculty members of technical educational institutes of India on their turnover intentions. Questionnaire was designed and administered online to collect data from sample of 261 faculty members using non-probabilistic convenience sampling method. Principal component analysis with varimax rotation was used to determine construct validity and Cronbach's coefficient alpha to determine the scale internal consistency. Regression analysis was used to determine the causal relationship between the antecedents of personality and turnover intentions. The results revealed that both extraversion and agreeableness has inverse significant impact on turnover intention.

Most researchers (Bluedorn, 1982) have tried to response the inquiry of what measures employer's intention to resign by examining possible background of employees intentions to leave. So far, there has been little consistency in findings, which is somewhat due to the diversity of employed incorporated by the researchers and the lack of consistency in their research output.

As a result, a number of reasons are provided on why people leave from one organisation to another or why people leave organisation. These are job related stress (job stress), the variety of factors that guide to job related stress (stressors), lack of commitment in the organisation and job dissatisfaction make employees to leave.(Firth, 2004). This visibly indicates that these are individual decisions which make one to leave. There are other factors like personal agency refers to concepts such as a sense of weakness, locus of control and personal control.

Studies have conducted on turnover intention in Africa among these research made in Kenya. Lily, (2018) study was undertaken on the determinant factors of employee turnover in the selected Kenyan public universities. The study was carried out in three selected Kenyan public universities of Masinde Muliro University, Maseno University and Kibabii University. The study

employed descriptive research design where stratified random sampling was used to group the universities and purposive sampling used to identify the correspondence with the required information. The results showed that for every unit increase in job satisfaction there was a corresponding decrease in employee turnover by 1.070, work environment, which was important in predicting of Employee turnover as indicated by significance value=0.000 which was less than 0.05 level of significance ($p=0.000<0.05$). For every unit increase in work flexibility there was a corresponding increase in employee turnover by 0.803.

When come to Ethiopia there are many studies have been undertaken on determinant factors of turnover intention in Ethiopia. The empirical studies existing as follows; Umer (2018) in his study on determinant factors of turnover intention of employees was reported two factors had a tremendous effect on turnover intention. The internal(push) factors; lack of motivation and reward for good work or performance, dissatisfaction with salary and benefit packages, little opportunities for promotion and development or career advancement, lack of recognition for the accomplishment of work, dissatisfaction with the job assignment, content and description, lack of freedom and fairness/justice, lack of communication and participation in decision making, dissatisfaction with leadership and supervision, lack of work life balance and lack of conducive working environment or poor relationship with co-workers. The external (pull) factors; availability of high salary and benefit packages offered in the other organization or industry, perceived alternative employment opportunities, better career advancement and good boss as well as new challenge and interesting work, good organization culture and support and better life-work balance manifested in other organization or industry.

Another study has conducted on "Factors of Employee Turnover Intention in MOHA Soft Drinks Industry S.C" by Endalkachew 2015, found that the nature of the work of job freedom, lack of opportunity for promotion & development, ambiguity of future career, tight working environment, lack of organizational commitment, slightest remuneration and availability of an option employment opportunity were contributed to the respondents` intention to leave the company. Though, one variable which is recognition was found to be unrelated to the respondents` intention to leave the company.

Selam, (2015) study has conducted on "Assessment of Professional Employees Turnover and Retention Practice in Wegagen Bank S.C", the major findings from the analysis of both quantitative and qualitative data and identified that perceived better opportunity, job satisfaction, salary and benefit packages and leadership as principal factors for turnover intention of professional employees. While, personal factors and working environment are not factor for professional employee's turnover intention in the bank.

2.7. Knowledge Gap

In the area of the determinant of turnover intention research have carried out at western European and other African countries. However, the economic performance, political, social and cultural factors are various from country to country. Consequently, the identified determinant factors might not use for Ethiopia in general and in particular DBE. Additionally, the majority of the conducted studies were performed at public universities, this in turn that the type of benefit package and management of organization, personal attitude of the employees might differ from the industry.

This research work is differing from the conducted research works are: the researcher has used regression analysis, marginal effect of the explanatory variables on the dependent variable, and also new variables such as person organization fit and job engagement to identify the determinant factors of turnover intention.

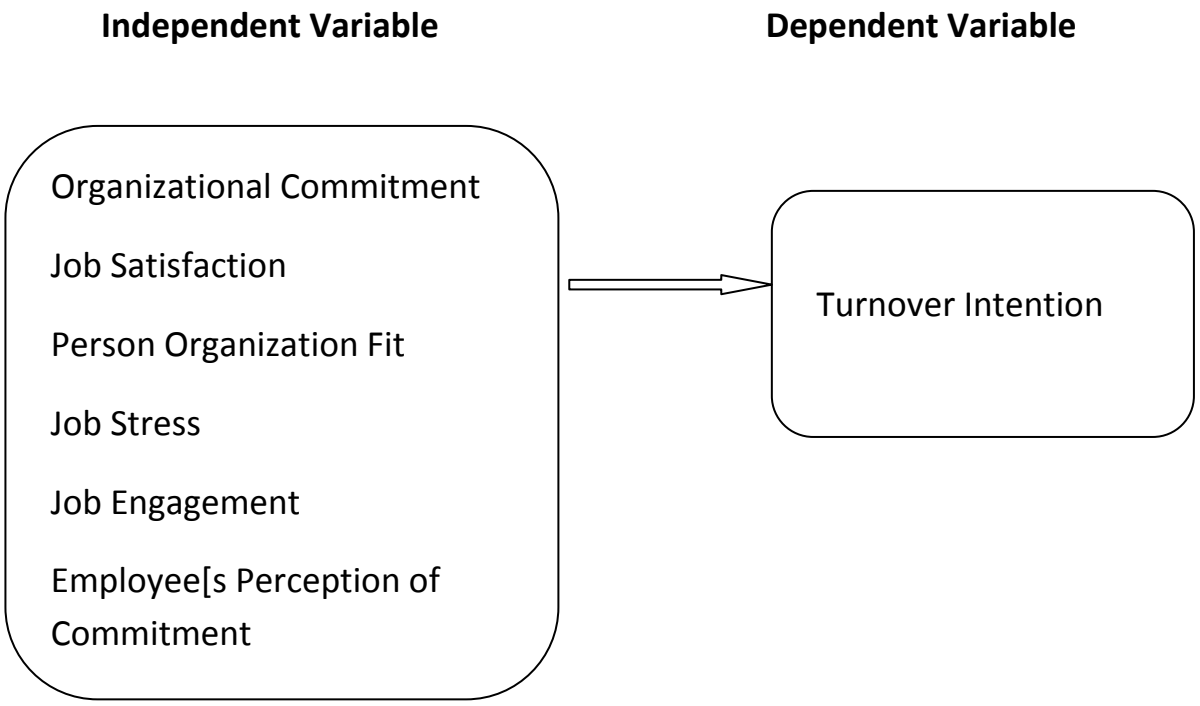
Hence, this research will fill the gap by analyzed the determinant factors of turnover intention of the bank.

2.8. Conceptual Framework of Turnover Intentions

Based on the overall review of related literatures and empirical studies, the researcher proposed to develop the following conceptual framework for the study to response the research question and find out relationships between the variables.

There are various determinants for turnover intention such as organizational commitment, job satisfaction, personal characteristics, job stress, job engagement and employees' perception of

commitment the employee's intention to leave the current employment of DBE. The factors influence of independent variables is reflected in the employees' intention to leave their current job which is treated as a dependent variable. The model poses the basic of this research which is examined in the context of DBE (Muhammad, 2014).



2.9. Hypothesis of the study

Various quantitative research proposals and writers use research questions Umer (2018). On the other hand, a more formal statement of a research employs hypotheses. These hypotheses are predictions about the outcome of the results to be estimated (more or less high, lower of something). Therefore, the study have tested based on following hypotheses.

- Hypotheses 1 There is a statistically significant negative relationship between Job Engagement and intention to Leave.

- Hypotheses 0 There is no statistically significant negative relationship between Job Engagement and intention to Leave.
- Hypotheses 2 There is statistically significant negative relationship between Organizational commitment and intention to Leave.
- Hypotheses 0 There is no statistically significant negative relationship between Organizational commitment and intention to Leave.
- Hypotheses 3 There is statistically significant negative relationship between Job satisfaction and Intention to Leave.
- Hypotheses 0 There is no statistically significant negative relationship between Job satisfaction and Intention to Leave.
- Hypotheses 4 There is statistically significant negative relationship between Person Organization fit and intention to Leave.
- Hypotheses 0 There is no statistically significant negative relationship between Person Organization fit and intention to Leave.
- Hypotheses 5 There is statistically significant positive relationship between Job stress and intention to Leave.
- Hypotheses 0 There is no statistically significant positive relationship between Job stress and intention to Leave.
- Hypotheses 6 There is statistically significant negative relationship between Employees' Perception of Commitment and intention to Leave.
- Hypotheses 0 There is no statistically significant negative relationship between Employees' Perception of Commitment and intention to Leave.

CHAPTER THREE

METHODOLOGY

This chapter represents overview of research methodology of the study. It indicates how the research was carried out. The organization of this chapter is the research design, the population, sampling techniques, data type and source, data collection instruments, methods of data analysis, test of sound measurement and ethical considerations.

3. Research Design and Methodology

3.1. Research Design

Research design refers to the overall strategy that researcher choose to integrate the different components of the study in a coherent and logical way. A research design is a plan or a blueprint of how to design conducting the research (Babbie & Mouton, 2001). Since this research contains clear objectives derive from research hypothesis and specifies the source. This study used an explanatory research design. This is because descriptive studies are concerned with specific predictions, narrations of facts and characteristics concerning individuals, groups or situations. Therefore, this study followed to the descriptive research design. The aim of the study is to identify significant determinant factors of turnover intention in Development Bank of Ethiopia. Vividly

3.2. Sources of Data

In this study, the researcher used both primary and secondary sources of data. The primary was obtained from the head office employees and four cities branches including district office mainly through questionnaires and interview.

Secondary data obtained from written materials like: journals, research papers, internet resources for literature review.

3.3. Data Gathering Methods and Instruments

The study had used both primary and secondary data sources. The primary data was obtained from the head office employees and four cities branches including district office mainly through questionnaires. In order to get high response rate from the respondent the researcher chose structured

and close-ended type questionnaire. Interview session was conducted with the HR Director and the information obtained was compiled accordingly.

The Likert-type which is five-point scale (1=strongly agree, 2= agree, 3.Neutral, 4. Disagree, 5. Strongly Disagree) will be used to measure the determinant factors of turnover intention. So as to response the questionnaire, respondents have to choice their answer based on the five point likert scale according to their view on each question. Each answer was given a score. It is easier for the respondents to understand the format and bring into being more accurate answers.

3.4. Population and Sample

The source of population for this study were employees working in Development Bank of Ethiopia. The population were professional and semi-professional employees working at Head Office, Addis Ababa District and its four branches in Addis Ababa city who were selected to be part of the study.

To have a better picture about DBE the study consists of a target population of 1510 of which 420 Team managers/Senior Officers, 670 Officers, and 420 Junior Officers. The researcher took sample of four branches, Addis Ababa District and Head Office employees based on gender and their positions.

3.5. Sampling Technique

The study used simple random sampling technique was used in order to obtain a representative sample from each job categories. Following this, respondents from each stratum was selected by simple random sampling in a fashion by allotting the total sample for each stratum proportionally.

3.6. Sample procedure

According to the human resource data base of the Bank, the total employees (professional and non-professional) who were working in Addis Ababa and out of Addis Ababa are about 2311 (DBE 2018 annual report).

The researcher used simple random sampling techniques for current employees. Simple random sampling was used to achieve representation of the respondents. The simple random sampling method was applied in order to select the number of employee selected from each head office Directorates and Addis Ababa District and its Branches. The study used simple random sampling technique for professional employees accordingly. To do this the researcher found data about the current number of employee in the Directorate from DBE human resource.

3.7. Sample Size Determination

The sampling frame, which sample selected were processed at head office and four Addis Ababa branches including the district office found in Addis Ababa. Employees who are lower level supervisors and professionals were in the sampling frame. High level supervisors who are senior management members are not be included in this study as supervisor is stated as one factor that affect turnover intention.

The researcher used Yamane's (1967:86) simplified formula to calculate sample sizes. This formula was used to compute the sample sizes.

$$n=\frac{N}{1+N(e)2}$$

Wherever:-

n: is sample size----------180

N: is population size --------1510

e: is level of precision ------7%

Therefore, representative sample of population is determined at 93% degree of confidence.

Hence at 93% degree of confidence,

$n=1510/ (1+1510(.07^{2}))$

n=1510/ (1+ 7.399)

n= 179.78 which was approximately equal to 180

According to Yamane's (1967:86), at 93 present degree of confidence, the representative sample size for 1510 populations was equal to 180. This will similar with the above-calculated result.

Source: Yamane's (1967:86)

Therefore, according to the above calculation a total of 180 questionnaires were distributed to collect relevant data with regard to the research purpose. 12 respondents were selected in the interview assessment this is due to a head office level there are 18 directorates position.

3.8. Data Analysis and Interpretation

3.8.1. Quantitative data analysis

Following ascertain of the reliability of the instruments, the researcher carried on administering the questionnaire. The researcher distributed and administered the collection of questionnaires. Data obtained through questionnaire was computed with the use of computer and software programs (SPSS), edited and coded. Then data would be grouped into tables, to analysis, summarized and recommend. Information obtained from questionnaire would be analyzed, coded and updated according to coding structure. The researcher used descriptive statics such as frequency counts, percentage, mean values, and charts for structure items and inferential statics such as multiple regression analysis was used to examine the prediction power of each independent variable for the overall dependent variable (turnover intention), correlation test would be performed to assess the strength of association between dependent variable and independent variable then interpreted according to the findings and finally triangulated data`s would be obtained both in questionnaire and interview analysis.

3.8.2. Qualitative Data Analysis

Some qualitative information was also gathering from the Bank by using interview check lists and analyzed based on their response. And finally the researcher was deduced by the majority of the interviewer response.

3.9. Reliability and Validity of Instruments

Reliability is the degree of consistency between two measures of the same thing (Mehrens and Lehman, 1987). The researcher can use suitable method for reliability of research. Wolf and Pant (2007) suggest the reliability of the measurement be obtain by- Spilt-half or dividing a measurement into at least two equivalent parts. Validity indicates the soundness or extent to which an instrument measures the construct that it is aiming to measure Goodwin (1995). After administering the entire questionnaire, reliability test was made. The reliability was checked by using Cronbach's alpha instrument.

3.10. Ethical Consideration

The well-versed consent of all participants will be obtained before starting the study. Respondents will be given a clear clarification about the nature of the study and recommended that they are free to withdraw from the study any time. In addition, participants would be informed about data collecting procedure. The secrecy of the subjects would be protected and guaranteed by preventing to write their names and providing clear instruction. Furthermore, the information obtained thorough the above mentioned procedure is only used for the research purpose and the confidentiality is kept.

3.11. Operational Definition Term

3.11.1. Dependent (Explained) Variable

Turnover intention (IL); Intention to leave is defined as an employee's plan for intention to leave the current job and look onwards to find another job in the near future (Purani&Sahadev, 2007; Weisbeg, 1994**).** Hence it is measured as a dummy variable and has been measured for all respondents that have intention to leave the Bank and takes one and zero for the respondents who could not have intention to leave. 1 represent for those respondents in which they have intention to leave in the bank. 0 represent for those respondents in which they have no intention to leave in the bank.

3.11.2.Independent (Explanatory Variables)

Organizational commitment (OC); is defined as potential of connection among employees and the organization (Upchurch, Dipietro, Curtis, & Hahm, 2010). Hence it was measured as a dummy variable and has been measured for all respondents who have organizational commitment and takes one and zero for the respondents who could not have organizational commitment. 1 represent for those respondents in which they have organizational commitment. 0 represent for those respondents in which they have no organizational commitment.

Job satisfaction (JSf); defined remuneration association with supervisor, working conditions and job content as different cause in employees' satisfaction. Thus, it was measured as a dummy variable and has been measured for all respondents who have job satisfaction and takes one and zero for the respondents who could not have job satisfaction. 1 represent for those respondents in which they have job satisfaction. 0 represent for those respondents in which they have no job satisfaction.

Person Organization fit(POF); The extent to which job suits the individuals and his environmental characteristics (Kristof-Brown, Zimmerman & Johnson, 2005). Thus, it was measured as a dummy variable and has been measured for all respondents who have person organization fit and takes one and zero for the respondents who could not have person organization fit. 1 represent for those respondents in which they have person organization fit. 0 represent for those respondents in which they have no person organization fit.

Job stress (JS); psychosocial stressors in the work environment such as role stress, lack of control and lack of social support, and the interaction of such conditions, may have dangerous effect on an individual health and organization outcomes (karasek &Theorell, 1990). Therefore, it was measured as a dummy variable and has been measured for all respondents who have job stress and takes zero and one for the respondents who could not have job stress. 0 represent for those respondents in which they have job stress. 1 represent for those respondents in which they have no job stress.

Job Engagement(JE); Job engagement can be defined as the high participations of the employees in their job roles, as the employees feel motivated to employ themselves cognitively, physically and emotionally through accomplishing their job needs(Saks 2006). Thus, it was measured as a dummy variable and has been measured for all respondents who have person job engagement and takes one and zero for the respondents who could not have job engagement. 1 represent for those respondents in which they have job engagement. 0 represent for those respondents in which they have no job engagement.

Employees' Perception of Commitment (EPC); emphasized on three concepts such as rewards and recognition, job security and organizational justice. It was measured as a dummy variable and has been measured for all respondents' who have employees' perception of commitment and takes one and zero for the respondents who could not have employees' perception of commitment. 1 represent for those respondents in which they have employees' perception of commitment. 0 represent for those respondents in which they have no employees' perception of commitment.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter shows the analysis and interpretation of the study result. The objective of this research is to identify the determinant factors of turnover intention; in the case of Development Bank of Ethiopia. So that to identify the determinants of turnover intention, questionnaire has been prepared and submitted and interviews have been conducted as per the criteria. Off which distributed questioner 173(96%) of the questioner were collected and analyzed.

4.1. Demographic information analysis

Table **4.1.1 Demographic information of respondents**

Variable		Frequency	Percent
Gender	Male	92	53.2
	Female	81	46.8
	Total	173	100
Age of the respondents	18-25 years	12	6.9
	26-35 years	87	50.3
	36-40 years	56	32.4
	41-50 years	16	9.2
	51-60 years	2	1.2
	Total	173	100
Education level of the respondents	Diploma	12	7
	BA degree	122	70.5
	MBA	39	22.5
	Total	173	100
The Position of the respondents	Junior officer	46	26.6
	Officer	77	44.5
	Senior & team manager officer	50	28.9
	Total	173	100
The salary range of the respondents	Between ETB 2,936-ETB 8,184	66	38.2
	Between ETB 8,185-ETB 10,759	53	30.6
	Between ETB 10,760-ETB 14,115	38	22

	Between ETB 14,116-ETB 26,110	16	9.3
	Total	173	100
Variable	Frequency	Percent	Variable
The experience of the respondents	1-3 years of experience	35	20.2
	4-7 years of experience	82	47.4
	8 and above years of experience	56	32.4
	Total	173	100
Marital status	Single	78	45.1
	Married	95	54.9
	Total	173	100

Source: Own Survey, 2020

Table4.1.1show that the demographic characteristics of the sample respondents in which selected from DBE employs in terms of sex composition range of age, educational qualification, position, salary range and length of services. A total of 173 respondents participated in this study.

It can be observed from Table4.1.1 shows that the gender distribution of the selected sample. The male respondents are taken a major share of the respondents which is (n=92), 53.2%. The female respondents (n=81) encompass 46.8% of the sample.

Table4.1.1 reveals that the respondents whose age is younger than 26 years old accounted (60.8 %, n=87) and (n=54 or 37.8%) of the respondents was between the ages of 26 and 35 years old. n= 2 or 1.4% of the respondents fell between the ages of 36 and 54 years old. The various studied and the most consistent in its relationship to intention to leave is the employees' age supported by Ahuja, (2007) on the IT industry in India. There are different perceptions of job satisfaction and motivation across the age spectrum. In their separate studies on retention of healthcare professionals, they found younger nurses had lower levels of job satisfaction while the older age group of 40 and above had higher levels of job satisfaction (Griffeth. 2000; Kavanaugh. 2006). They found that age had a modest but significant effect on employee intention to leave.

Level of education or qualification is found to be positively associated with intention to leave suggesting that the more educated employees are, the more likely they're need to resign their job. As can be seen from Table4.1.1 majority of the respondents have BA degree which is 122 (70.5%). 39(22.5%) have a MBA degree and Diploma holder were taken a share of 12 (7%) from

the total respondents. This indicates that the majority of the Bank employees have BA degree holders.

As can be indicated in table 4.1.1 the position of respondents ranges from junior officer to Team manager. From the total number of respondents 77 (44.5%) are officer, 46 (26.6%) are junior officer, 50 (28.9%) senior officer and team managers which are lower level management members. This implies that most of the experienced employees were released, as a result the Bank is recruited the fresh graduated. This also indicates that there is less knowledge transferring between the superior and subordinates as a result the Bank might not able to discharge the duties and responsibilities in effective and efficient manner. The result of the study is also supported by (Griffeth2000); This implies that the Bank do not have strategies to retain the experienced employees.

A various studies have examined the relationship between pay and intention to leave and have found a consistent association between larger salaries and lower rates of intention to leave (Kelly, 2004; Stockard and Lehman, 2004).As can be indicated in Table4.1.1 a majority of the respondent 66 (38.2%) earned a salary range between ETB 2,936 to ETB 8,184. Following to that ETB 8,185 to ETB 10,759salary range take a share of 53 (30.6%) and the salary range between 10,760 to ETB 14,115 take a proportional share of 38 (22%) from the total respondents. The remaining respondents' were put in place at salary range of 14,116 and 26,110 takes a share 16(9.3). The finding of the study is also supported by the above author.

It can be viewed in Table4.1.1shows that the majority of the respondents (n = 82 or 47.4%) had 4-7 years of experience, (n=56 or 32.4%) of respondents had 8 and above years of experience, (n=35 or 20.3%) of respondents had 1-3 years of experience at the Bank. This reveals that majority of the Bank employee have less than seven years of experience.

4.2.Descriptive analysis of the variables

Table 4.2.1. Intention to leave

Statements		=173 SD	D	N	A	SA	Total	Mean	Std. Dev.
I often think of leaving my organization.	F(n)	36.00	8.00	27.00	36.00	66.00	73.00		
	%	20.81	4.62	15.61	20.81	38.15	100.00	3.51	1.54
I try my best to look for a new job.	F(n)	20.00	18.00	21.00	55.00	59.00	173.00		
	%	11.56	10.40	12.14	31.79	34.10	100.00	3.66	1.35
I will likely actively search for a new job in the next year.	F(n)	22.00	16.00	29.00	43.00	63.00	173.00		
	%	12.72	9.25	16.76	24.86	36.42	100.00	3.63	1.39
There is really very little chance for promotion on my job.	F(n)	32.00	18.00	25.00	49.00	49.00	173.00		
	%	18.50	10.40	14.45	28.32	28.32	100.00	3.38	1.46
Recently, I often think of changing my current job	F(n)	30.00	20.00	22.00	62.00	39.00	173.00		
	%	17.34	11.56	12.72	35.84	22.54	100.00	3.35	1.40
I am already fed up with working in this Bank, so I am searching for a better job in a better organization at the moment.	F(n)	8.00	38.00	36.00	45.00	46.00	173.00		
	%	4.62	21.97	20.81	26.01	26.59	100.00	3.48	1.23
I stayed at the current job because I don't have other options.	F(n)	25.00	46.00	19.00	44.00	39.00	173.00		
	%	14.45	26.59	10.98	25.43	22.54	100.00	3.15	1.41
The moment I can obtain a better job, I will resign this organization	F(n)	12.00	20.00	16.00	49.00	76.00	173.00		
	%	6.94	11.56	9.25	28.32	43.93	100.00	3.91	1.27
Average number of respondent	F(n)	23.13	23.00	24.38	47.88	54.63	173.00		
Average%	%	13.37	13.29	14.09	27.67	31.57	100.00	3.51	1.38

Source: Survey, 2020

Table 4.2.1 illustrates that 44 (25.43%) of the respondents tented strongly disagree and disagree they do not often think of leaving their organization, whereas 27(15.5%) of the respondents are neither agree nor disagree. However the rest 102 (58.95%) of the respondents believed that they do often think of leaving in the bank. The obtained mean score for this item was 3.51, which was above 3.therfore it's possible to infer that there is high level of intention to leave the bank.

Item 2 of table 4.2.1 addresses respondents' perception about whether they look for a new job or not. To this end, 38 (21.96%) of them tended to strongly disagree and disagree that looking for a new job. Whereas 21(12.4%) of the respondents are neither agree nor disagree. however the rest 114 (65.89%) of the respondents believed that they need to look for a new job. the mean score also is 3.66. therefore, the fact that only 65.89% of the respondents were looking for a new job implies that the bank fails to meet the expectation of the largest portion of the employees. as can be depicted in the table, similar findings were obtained about item number 3 on likely actively search for a new job in the subsequent year 38(21.96%) of them tended to strongly disagree and disagree. whereas 29(16.76%) of the respondents are neither agree nor disagree and the rest of the respondents 106(61.27%) are strongly agree and agree on the likely actively search for a new job in the subsequent year. the mean value of 3.63. even in this case, the mean values were above 3. this can be concluded that the employees are actively look for a new job.

Item 4 Table 4.2.1 discourses that 50 (28.9%) of the respondents believed that they strongly disagree and disagree on the little chance of promotion on their job in the Bank, whereas 25(14.5%) of the respondents are neither agree nor disagree on the existence of promotion in the Bank. However, the rest 98 (56.65%) of the respondents believed that there is too little chance for promotion on their job in the Bank. The obtained mean score for this item was 3.38, which was slightly above 3. Therefore, it's possible to infer that there is too little chance for promotion on their job in the Bank. Item number 5 on employees thinking on changing of their current job reveals that 50 (28.9%) of the respondents supposed that they strongly disagree and disagree. While 22(12.72%) of the respondents are neither agree nor disagree on whether they are thinking on changing of their current job and the remaining respondents are thinking on changing of their current job take a share of 101(58.38%).

Table 4.2.1 on item 6, 7 and 8 result shows 49.67(28.71%) of the respondents strongly disagree and disagree on they do not need to resign their current organization. Whereas, 23.66(13.68%) of

the respondents are neither agree nor disagree on their desiring of quitting the Bank. Therefore, can possible to conclude that the majority of the respondents are desired to leave the Bank. The interview result shows that from 18 of the director 12(67%) of them were interviewed and agreed that there is an existence of high rate of turnover intention. This indicates that the output obtained from the questioner and interviews were alike and confirmed that there is high rate of employee's turnover intention in the Bank.

Table 4.2.2 Job Engagement

Statements		n=173 SD	D	N	A	SA	Total	Mean	Std. Dev.
I am happy with my job placement according to my skill, experience and qualification	F(n)	34.00	53.00	23.00	37.00	26.00	173		
	%	19.65	30.64	13.29	21.39	15.03	100	2.82	1.37
I am happy with the nature of my job/work	F(n)	34.00	59.00	15.00	43.00	22.00	173		
	%	19.65	34.10	8.67	24.86	12.72	100	2.77	1.36
I am satisfied with my job	F(n)	37.00	63.00	17.00	36.00	20.00	173		
	%	21.39	36.42	9.83	20.81	11.56	100	2.65	1.33
I am highly engaged in this organization	F(n)	16.00	63.00	11.00	49.00	34.00	173		
	%	9.25	36.42	6.36	28.32	19.65	100	3.13	1.34
I lose track of time when I fulfill my job requirement	F(n)	28.00	43.00	39.00	53.00	10.00	173		
	%	16.18	24.86	22.54	30.64	5.78	100	2.85	1.19
This job is all consuming, I am totally into it	F(n)	18.00	51.00	45.00	49.00	10.00	173		
	%	10.40	29.48	26.01	28.32	5.78	100	2.90	1.11
I am not able to think for other things while doing my job	F(n)	24.00	60.00	36.00	39.00	14.00	173		
	%	13.87	34.68	20.81	22.54	8.09	100	2.76	1.18
Average number of respondent	**F(n)**	**27**	**56**	**27**	**44**	**19**	**173**		
Average%	**%**	**15.77**	**32.37**	**15.36**	**25.27**	**11.23**	**100**	**2.84**	**1.27**

Source: Survey, 2020

Employee engagement is the level to which employees feel passionate about their jobs, are committed to the organization, and put discretionary effort into their work. Therefore, HR managers should be able to devastate the employees intention to quit or leave the organization by making conditions that may inspire employees to feel at home and want to remain in the organization. Some research reveals that employees are engaged make employees are warmly tight to their organization, and will become more loving with their work (Balakrishnan, 2013). According Gallup (2005) "employee are dedicated to their role, will stay in the organization for a long time, more productive, give better customer service and in turn create better profit."

Increasing employee engagement will inspire them to greater performance, as said Crim & Seijts (2006) that employee engagement is "a person who is abundantly involved in, and eager about their work. Engaged employees overhaul about the future of the organization and are willing to spend the discretionary energy to see that the organization prospers".

Table 4.2.2 shows that the summary of respondents which they responded to the questions posed in the questionnaire regarding on employees job engagement. The aim of these questions was to know how much the employees of the bank have been engaged. Out of 173 respondents on average 83(47.97% of them have responded that they strongly disagree and disagree on the presence of job engagement; 63(36.4%) feels that strongly agree and agree on their job engagement; while the rest 27(15.6%) stood in neither agree nor disagree. The majority of the respondents feel that the bank's employee's job engagement is low. Information obtained from interview result shows that all interviewee were believed that most of employees of the bank are needs to leave the bank and the reason for them are employees are bad working environment and condition, inefficient management system, low level technological application, due to organizational image/poor public image of DBE/, high amount of NPL existence, poor working culture, lack of opportunity of career development, poor team spirit from president to team leader, due to lack of promotion opportunity, being hopelessness by the Bank management, uncertainty in the existence of the bank, engagement of some employee is not well assessed by the Bank, unfair management treatment and poor quality of job training. The finding of questioner and interview result reveal that there is low level of job engagement in the Bank.

Table 4.2.3.Organizational Commitment

Statements		n=173 SD	D	N	A	SA	Total	Mean	Std. Deviation
I am willing to put in a great deal of extra effort to help this organization to be successful	F(n)	33.00	26.00	2.00	83.00	29.00	173		
	%	19.08	15.03	1.16	47.98	16.76	100	3.28	1.41
I talk up this organization of my friends as a great organization to work for	F(n)	39.00	52.00	10.00	55.00	17.00	173		
	%	22.54	30.06	5.78	31.79	9.83	100	2.76	1.37
I could be just as happy working for a different company as long as the types of work were similar.	F(n)	15.00	44.00	48.00	47.00	19.00	173		
	%	8.67	25.43	27.75	27.17	10.98	100	3.06	1.15
Deciding to work for this company was a definite mistake on my part.	F(n)	28.00	66.00	14.00	30.00	35.00	173		
	%	16.18	38.15	8.09	17.34	20.23	100	2.87	1.42
I feel very little loyalty to this organization	F(n)	52.00	72.00	18.00	18.00	13.00	173		
	%	30.06	41.62	10.40	10.40	7.51	100	2.24	1.20
It would take very little chance in my present circumstances to cause me to leave	F(n)	49.00	44.00	31.00	32.00	17.00	173		
	%	28.32	25.43	17.92	18.50	9.83	100	2.56	1.34
Average number of respondent	**F(n)**	**36**	**51**	**21**	**44**	**22**	**173**		
Average%	**%**	**20.81**	**29.29**	**11.85**	**25.53**	**12.52**	**100.00**	**2.80**	**1.31**

Source: Survey, 2020

Organizational commitment refers to an individual's feelings about the organization as a whole. It has become more important than ever in understanding employee behavior because it is identified as more stable and less subject to daily fluctuations than job satisfaction (Angle & Perry, 1983).

Table 4.2.3 illustrates that 59 (34.11%) of the respondents tented strongly disagree and disagree whether they have willingness to put in a great deal of extra effort to help the organization to be successful, whereas 2(1.16%) of the respondents remain neutral. however the rest 112 (64.74%) of the respondents believed that there have willingness to put in a great deal of extra effort to help this organization to be successful. The obtained mean score for this item was 3.28, which was above 3. Therefore, it's possible to infer that it's meet majority of respondents expectation and it can say that there is high level of willingness to put in a great deal of extra effort to help this organization to be successful in the Bank.

Item 2 of Table 4.2.3 addresses respondents' perception about whether the employees have confidence on their Bank to talk up about the organization of their friends as a great organization to work for. To this end, 91 (52.6%) of them tended to disagree and strongly disagree, while 10(5.78%) are neither agree nor disagree and 72(41.62%) of them agreed as they feel comfortable with it. The mean score also is 2.76. Therefore, the fact that only 41.62% of the respondents were comfortable with their organization implies that the Bank fails to meet employee`s trust.

In general Table 4.2.3 addresses respondents' perception in the questioner and interview about whether the employees have organizational commitment or not. To this end, on average 87(50.29%) of them tended to disagree and strongly disagree, while 21(11.85%) are neither agree nor and the reaming respondents are 66(38.15%) of them agreed as employees have organizational commitment. The average mean score also is 2.8. This infers that the bank's human resource management fails to match organizational commitment even its mean value below 3. The information obtained from the questioner and interview shows that employees of the bank do not receiving of the organization's objectives and values, a readiness to implement substantial effort on behalf of the organization.

Table 4.2.4. Job Satisfaction

Statements		n=173							
		SD	D	N	A	SA	Total	Mean	Std. Deviation
Overall, I am satisfied with my work.	F(n)	53	48	14	32	26	173	2.6	1.46
	%	30.64	27.75	8.09	18.5	15.03	100		
Overall, I am satisfied in the existing practice of the Bank.	F(n)	49	52	22	26	24	173	2.56	1.4
	%	28.32	30.06	12.72	15.03	13.87	100		
My work in this Bank practice has met my expectations	F(n)	37	68	22	25	21	173	2.57	1.3
	%	21.39	39.31	12.72	14.45	12.14	100		
My current work situation is not a major source of frustration in my life.	F(n)	37	44	20	55	17	173	2.83	1.34
	%	21.39	25.43	11.56	31.79	9.83	100		
My work environment is enjoyable.	F(n)	16	42	53	56	6	173	2.97	1.04
	%	9.25	24.28	30.64	32.37	3.47	100		
I am extremely happy that I chose this company to work for, over other organizations.	F(n)	22	54	37	40	20	173	2.9	1.23
	%	12.72	31.21	21.39	23.12	11.56	100		
Average number of respondent	F(n)	**36**	**51**	**28**	**39**	**19**	**173**	**2.74**	**1.3**
Average%	%	**20.62**	**29.67**	**16.18**	**22.54**	**10.98**	**100**		

Source: Survey, 2020

In any organization, the job satisfaction level of the employee is one of the crucial factors that states the well-being and performance of the organization. The overall happiness of the employees reflects in the customer care and service performance of the organization and will make a mark among the client base and earn a positive image for the company (Fitzgerald, 1994). Satisfaction is employees perceive the level of satisfaction by having variety of tasks such as challenging but not routine. This also helps them to perceive that there are a lot of opportunities available for them to grow in the organization. Furthermore, this dimension also measures the employee perception of job satisfaction through the level of perceived freedom in job. Thus job satisfaction can influence a variety of important attitudes, intentions and behaviors in a nursing work force. To accurately measure "job satisfaction", a number of characteristics of the job may need to be evaluated if one hope to obtain a broad measure of employee beliefs and attitudes about the job (Churchill, 1974).These characteristics or facets may not be of equal importance to every individual. For example, a nurse may indicate that she is very satisfied with her supervisor, salary and company policies, but is dissatisfied with other aspects of work, such as the actual work itself. Organizational research indicates that employees develop attitudes toward such job facets as work variety, pay promotion, co-workers, company policies, and supervisors (Johnson & Johnson, 2000).

As can be seen from Table4.2.4 indicates that respondents' perception about whether the employees have satisfied on their job. For that reason, on average 87 (50.29%) of them tended to disagree and strongly disagree, while 28(16.18%) are neither agree nor disagree and the remaining respondents are 58(33.52%) of them agreed as employees have satisfied by their job. The average mean score also is 2.74. This deduces that the bank's human resource management falls to the satisfaction level of the employees. The research output obtained from the interview and questioner indicates that employees are not satisfied on remuneration association with supervisor, working conditions and job content.

Table 4.2.5. Person Organization Fit

Statements		n=173							
		SD	D	N	A	SA	Total	Mean	Std. Deviation
My values match the values of the organization that trained me.	F(n)	34.00	24.00	20.00	65.00	30.00	173.00		
	%	19.65	13.87	11.56	37.57	17.34	100.00	3.19	1.40
I am able to maintain my values at this company.	F(n)	20.00	43.00	32.00	51.00	27.00	173.00		
	%	11.56	24.86	18.50	29.48	15.61	100.00	3.13	1.27
My values prevent me from fitting in at this company because they are different from the company's values.	F(n)	21.00	65.00	26.00	38.00	23.00	173.00		
	%	12.14	37.57	15.03	21.97	13.29	100.00	2.87	1.27
Average number of respondent	F(n)	**25.00**	**44.00**	**26.00**	**51.33**	**26.67**	**173.00**		
Average%	%	**14.45**	**25.43**	**15.03**	**29.67**	**15.41**	**100.00**	**3.06**	**1.31**

Source: Survey, 2020

Person Organization fit is defined as (Chatman, 1989) the similarity between the values and norms of an organization with the values and norms of the employees working in the organization. It can be understood as the compatibility between the values of person and the values of the organization. Therefore, Organizations prefer to hire those persons whose values match the values of organizations.

As can be observed from Table 4.2.5 reveals that on average the 69(39.88%) of the respondents are disagree and strongly disagree on the congruence of values and norms between the Bank and the employees. While, 26(15.02%) of the respondents are neither agree nor disagree on the similarity of their norms and values and the remaining respondents 78(45.09%) are agree and strongly agree on the correspondence their norms and value of the Bank and the employees. This can be concluded that the majority of the respondents are believed that the Bank value and norms

are alike. Similarly the interviewee point of view indicates that the value and norms of the employees and the bank somehow identical.

Table 4.2.6 Job Stress

Statements		n=173							
		SD	D	N	A	SA	Total	Mean	Std. Deviation
I do not have enough time to get everything done on my job.	F(n)	8.00	82.00	20.00	45.00	18.00	173.00		
	%	4.62	47.40	11.56	26.01	10.40	100.00	2.90	1.15
I face difficulty getting supplies I need on my job.	F(n)	8.00	56.00	31.00	51.00	27.00	173.00		
	%	4.62	32.37	17.92	29.48	15.61	100.00	3.19	1.18
I do not have adequate equipment to do my job	F(n)	34.00	46.00	17.00	54.00	22.00	173.00		
	%	19.65	26.59	9.83	31.21	12.72	100.00	2.91	1.37
I do not have enough support services to do my job	F(n)	22.00	44.00	35.00	46.00	26.00	173.00		
	%	12.72	25.43	20.23	26.59	15.03	100.00	3.06	1.28
Average number of respondent	F(n)	**18.00**	**57.00**	**25.75**	**49.00**	**23.25**	**173.00**		
Average%	%	**10.40**	**32.95**	**14.88**	**28.32**	**13.44**	**100.00**	**3.01**	**1.25**

Source: Survey, 2020

Stress at work is an increasingly mutual feature of modern life. Because of growing impact of psychosocial stress at work on health and economic loss (Landsbergis 2003), research in this area has viewed rapid progress in recent time (Dunham 2001). In recent years workplace stress has become a common problem for human resource managers (Avey, Luthans, & Jensen, 2009). A basic hypothesis in stress theory is that psychosocial stressors in the work environment such as role stress, lack of control and lack of social support, and the interaction.

As can be observed from Table 4.2.6 indicates that on average the 75(43.35%) of the respondents are disagree and strongly disagree on the existence of role stress, lack of control and lack of social support. However, 26(15.03%) of the respondents are neither agree nor disagree on the existence of role stress, lack of control and lack of social support and the remaining respondents 72(41.62%) are agree and strongly agree on the existence of role stress, lack of control and lack of social support of the Bank. This can be concluded that the majority of the respondents are not believed on the existence of role stress, lack of control and lack of social support. The information obtained from the interview and questioner confirmed that the bank has faced Challenges, as a result of employee turnover intention, this could create losing of experienced and skill full employees due to these create some gap in the working activities, the bank incurs costs to hire new employees and to build capacity, change the image of the bank due to the information that provides from the employee leave, less productivity or affect performance, decrease in employees motivation and moral, quality of service decline, difficult to find new employee that fit for the job, takes time to fill open vacant post/critical positions/ as soon as possible, it creates delay of work, work load and challenge to other employees all these facts were create job stress.

Table 4.2.7. Employees' perception of commitment

Statements		n=173							
		SD	D	N	A	SA	Total	Mean	Std. Dev.
I will be rewarded if I improve my performance level	F(n)	48	42	32	22	29	173	2.66	1.43
	%	27.75	24.28	18.5	12.72	16.76	100		
I have high chances of promotion and advancement in this firm	F(n)	55	53	18	27	20	173	2.45	1.38
	%	31.79	30.64	10.4	15.61	11.56	100		
I will be rewarded for dealing effectively with the work problems	F(n)	34	54	26	35	24	173	2.77	1.35
	%	19.65	31.21	15.03	20.23	13.87	100		
I will be recognized and praised if I over perform my job tasks	F(n)	37	57	12	49	18	173	2.73	1.35
	%	21.39	32.95	6.94	28.32	10.4	100		
This job offers me continued long term security	F(n)	21	41	36	49	26	173	3.1	1.27
	%	12.14	23.7	20.81	28.32	15.03	100		
I feel that with the opportunities given to this job, I have a sound future	F(n)	21	35	42	55	20	173	3.1	1.21
	%	12.14	20.23	24.28	31.79	11.56	100		
Most people doing this job within this organization have a long-term security	F(n)	29	49	32	41	22	173	2.87	1.3
	%	16.76	28.32	18.5	23.7	12.72	100		

The outcomes I receive reflect the effort I have put into my work	F(n)	29	41	18	63	22	173	3.05	1.34
	%	16.76	23.7	10.4	36.42	12.72	100		
The outcomes I get reflect my actual contribution to the organization	F(n)	18	49	29	63	14	173	3.03	1.18
	%	10.4	28.32	16.76	36.42	8.09	100		
Rules and regulations are applied equally to all employees	F(n)	45	33	30	43	22	173	2.79	1.4
	%	26.01	19.08	17.34	24.86	12.72	100		
An employee must obey the rules and regulations even if he is a close friend to his supervisors	F(n)	29	37	28	49	30	173	3.08	1.37
	%	16.76	21.39	16.18	28.32	17.34	100		
Average number of respondent	F(n)	**33.27**	**44.64**	**27.55**	**45.09**	**22.45**	**173.00**		
Average%	%	**19.23**	**25.80**	**15.92**	**26.06**	**12.98**	**100.00**	**2.88**	**1.33**

Source: Survey, 2020

Employees' perception of commitment is emphasized on three concepts such as rewards and recognition, job security and organizational justice. This can be concluded that absence of appropriate rewarding system, not steadiness of the work and not provide fair treatment and receive, pay, benefits, and rewards found to be meaningfully related to employee are critical to increase turnover intention.

As can be seen from Table 4.2.7 indicates that on average the 78(45.09%) of the respondents are disagree and strongly disagree on the existence of appropriate rewarding system, steadiness of the work and providing fair treatment and receive, pay, benefits, and rewards found to be meaningfully related to employee. Whereas, 28(16.18%) of the respondents are neither agree nor disagree on the presence of appropriate rewarding system, steadiness of the work and provide fair treatment and receive, pay, benefits, found to be meaningfully related to employee and the

remaining respondents 67(38.73%) are agree and strongly agree on the presence of appropriate rewarding system, not steadiness of the work and not provide fair treatment and receive, pay, benefits, and rewards found to be meaningfully related to employee. This can be concluded that the majority of the respondents are not believed that the existence of appropriate rewarding system, not steadiness of the work and not provide fair treatment and receive, pay and benefits, found to be meaningfully related to employee. The interviewee and questioner explained that the extent of employee turnover intention affects the performance of the Bank. Some of the effect of the turnover intention which were raised in the interview; The bank could not provide appropriate answer for employee base their questions and low customer service and products that provide ,do not have volatile working environment where most employee tend to leave the bank, low bank performance, low employees engagement, low motivation, Bank`s survival issues were raised, low level involvement in job, lack of leadership skill, poor management style, non-existence of employee's path for growth internally and absence of performance appraisal impacts/affects that there is poor organizational management occupied by partiality that enhanced the employees' intention to leave the bank. As per information collected from the interview and questioner indicates that employees do not have appropriate rewarding system, provide fair treatment and receive, pay, benefits, and rewards found to be expressively related to employee.

4.3.Cronbach's alpha Analysis

Pearson correlation test was conducted to check the magnitude of correlation between the dependent variable, intention to leave and independent variables such as job engagement, organizational commitment, job satisfaction , person organization fit , job stress and employees perception of commitment.

Reliability analysis was used to ensure that all items used in each variable are free from error, therefore, providing consistent results. The reliabilities of scales used were assessed through determination of Cronbach's alpha. In general, reliabilities of more than 0.7 are good (Hair, 2006). The Cronbach's alpha obtained for this current study were conducted on intention to leave ,job engagement, organizational commitment, job satisfaction, person organization fit, job stress and employees perception of commitment and are shown in Table 4.3.1.

Table 4.3.1. Reliability Statistics

Reliability Statistics			
Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Intention to leave	0.942	0.943	8
Job Engagement	0.925	0.926	7
Organizational Commitment	0.825	0.829	6
Job Satisfaction	0.903	0.901	6
Person Organization Fit	0.848	0.848	3
Job Stress	0.915	0.916	4
Employees perception of commitment	0.937	0.938	11

Table 1Summary of reliability statistics

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.913	0.915	45

4.4.Regression Analysis Results

In this section the researcher used binary regression analysis to absorb the relationship between the dependent variable and independent variables. Further, regression analysis helps the researcher to understand how typical value of the dependent variable changes when any one of the independent variable is varied, while other independent variables are held fixed.

4.4.1. Omnibus Tests for Model Coefficients

The first relevant output is Omnibus Tests for Model Coefficients table. This table compares the constant only model to the model with all the predictors. The model with all the predictors is significantly better than the constant only model [Chi-Square=74.326, df=6 and p=0.000

Table 4.4.1 Omnibus Tests for Model Coefficients

Omnibus Tests of Model Coefficients				
		Chi-square	df	Sig.
Step 1	Step	74.326	6	0.000
	Block	74.326	6	0.000
	Model	74.326	6	0.000

4.4.2. Model Summary

As can be seen from table 4.4.1 shows that information about the goodness of fit of the model. Two measures are given Cox & Snell R Square and Nagelkerke R Square. Nagelkerke R Square is commonly used as the former does not scale up to 1. From Nagelkerke R Square it is clear that 47.4% of the variation in intention to leave is account for by job engagement, organizational commitment, job satisfaction, person organization fit, job stress and employees perception of commitment.

Table 4.4.2. Model Summary

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	156.635[a]	0.349	0.474

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

4.4.3. Classification table

Table 4.4.3. is the output of Classification Table. it compares the model predictions to the actual observation. The model is doing a reasonable respondents in predicting employees who do have intention to leave compared to those who do have no; i.e. 88.7% vs77.6%. Overall 84.4% of the 173respondents were correctly classified. It is possible to examine the probability of intention to leave for each respondent; as this was requested during the analysis the probabilities will be saved as part of the data file.

Table 4.4.3. Classification Table

Classification Table[a]					
Observed			predicted		
			Intention to leave		**Percentage correct**
			Do have intention to leave	**Do not have intention to leave**	
Step 1	Intention to leave	Do have intention to leave	94	12	88.7
		Do not have intention to leave	15	52	77.6
	Overall Percentage				84.4

a. The cut value is .500

4.4.4. Correlation Analysis

Table 4.4.4. Correlation Analysis

Correlation Matrix								
		Constant	Job Engagement	Organizational Commitment	Job Satisfaction	Person Organization Fit	Job Stress	Employees perception of commitment
Step 1	Constant	1.000	-0.538	-0.451	-0.308	-0.223	-0.051	-0.888
	Job Engagement	-0.538	1.000	0.291	-0.231	-0.256	-0.052	0.482
	Organizational Commitment	-0.451	0.291	1.000	-0.333	-0.188	-0.184	0.436
	Job Satisfaction	-0.308	-0.231	-0.333	1.000	0.120	0.001	0.232
	Person Organization Fit	-0.223	-0.256	-0.188	0.120	1.000	-0.179	0.145
	Job Stress	-0.051	-0.052	-0.184	0.001	-0.179	1.000	-0.182
	Employees perception of commitment	-0.888	0.482	0.436	0.232	0.145	-0.182	1.000

Table 4.4.4 represents the correlation matrix between the operationalzed variables in this study. These bivariate correlations allow for preliminary inspection and information regarding hypothesized relationships. In addition to that, correlation matrix provides information regarding test for the presence of multicollinearity. The table shows that no correlations near 1.0 (0.8 or 0.9) were detected, which indicate that multicollinearity is not a significant problem in this specific data set. Hair, (2006) highlighted, high correlation (more than 0.8) between variables will lead to multicollinearity problem and is not recommended regression analysis to be performed. Finally, Table 4.4.4 proved the existence of the correlation between independent variables and dependent variable.

4.4.5. Variable in the Equation

Table 4.4.5. Variable in the Equation

Variables in the Equation									
		B /Coefficient/	S.E. /standard error/	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Job Engagement	-2.806	0.557	25.422	1	0.000	0.06	0.02	0.18
	Organizational Commitment	-1.552	0.554	7.853	1	0.005	0.212	0.071	0.627
	Job Satisfaction	-0.662	0.535	1.529	1	0.216	0.516	0.181	1.473
	Person Organization Fit	-0.405	0.474	0.728	1	0.394	0.667	0.263	1.69
	Job Stress	0.352	0.418	0.711	1	0.399	1.422	0.627	3.226
	Employees perception of commitment	-2.972	0.716	17.214	1	0.000	0.051	0.013	0.208
	Constant	11.373	2.138	28.285	1	0.000	86930.7		
a. Variable(s) entered on step 1: jopeng, orgcomf, Jopsatf, perorgf, jopstref, empcompf.									

The variable in equation table provides model estimates. B is the coefficient, SE is the standard error corresponding to B, Wald is the chi-square distributed test statistic, and Sig. is the corresponding pp-value. Note that the odds ratios are simply the exponentiated coefficients from the logit model.

As can be seen from table 4.4.5 reveals that the output of the Variable in the Equation. This is one of the most useful outputs. It shows the estimated coefficients job engagement,

organizational commitment, job satisfaction, person organization fit, job stress, employees' perception of commitment and the constant under the column heading B. In order to interpret the coefficient it is advisable to convert the equation given earlier in terms of odds which is written as:

$$\text{Odds} = \frac{\text{Prob(event)}}{\text{Prob(not event)}}$$

This is usually called the odds ratio (OR) and is given in the column Exp(B) on the table. The 95% Confidence Interval of Exp (B) is also given in the last two columns of the table.

The binary logistic regression formula for the dependent variable, intention to leave and independent variables job engagement, organizational commitment, job satisfaction, person organization fit, job stress and employees perception of commitment, took the form of:

Y´= a + b1X1 + b2X2 + b3X3 + b4X4 + b4X5+b6X6+e

Where, Y´= the dependent Variable, Intention to Leave

a = y axis intercept (the constant beta value)

b1, b2, b3, b4,,b5 and b6 = beta weight for each independent variables

X1, X2, X3, X4,X5 and X6 = representing job engagement, organizational commitment, job satisfaction, person organization fit, job stress and employees perception of commitment respectively.

e = the error term (0.05)

By taking the unstandardized beta value from table 4.5.5, the regression equation of this particular study to the nearest decimal could be written as: Y´= 11.373 +.-2.806* Job Engagement –1.552* Organizational Commitment –0.662* Job Satisfaction –0.405* Person Organization Fit +0.352* Job Stress-2.972* Employees perception of commitment+ 0.05. The implication of the above formula can be stated as, setting all other predictor variables to zero. The table also includes the test of significance for each of the coefficients in the logistic regression model. For small samples the t-values are not valid and the Wald statistic should be

used instead. Wald is basically t^2 which is Chi-Square distributed with df=1. However, SPSS gives the significance levels of each coefficient.

As we can see, the predictors Job Engagement, Organizational Commitment and Employees perception of commitment with p values of 0.000, 0.005and 0.000 respectively are statistically significant predictors at the 5% level. The predictors' job satisfaction, person organization fit and job stress with their p values greater than 0.05 are not statistically significant predictors of intention to leave at the 5% level.

The odds of an event occurring are defined as the ratio of the probability that it will occur to the probability that it will not as given by the equation. The ratio of the odds of intention to leave when Job Engagement, Organizational Commitment and Employees perception of commitment, is 1 (large) to the same odds when Job Engagement, Organizational Commitment and Employees perception of commitment is 0 (small) is 0.06, 0.212 and 0.051 respectively.

job Engagement, Organizational Commitment and Employees perception of commitment are significant predictor as mentioned already with an odd ratio of 0.06, 0.212 and 0.051 (95% CI: -0.020 to 0180,0.071 to 0.627 and 0.013 to 0.208 respectively). When the job Engagement, Organizational Commitment and Employees perception of commitment changes from small (0) to large (1), the odds of intention to leave is 0.06, 0.212 and 0.051 times higher if all other variables stay the same. Values anywhere from 0.020 to 0180, 0.071 to 0.627 and 0.013 to 0.208 respectively are plausible value of odds ratio for job Engagement, Organizational Commitment and Employees perception of commitment. The results obtained from this study are consistent with the results obtained from studies conducted by different researchers such as Angle and Perry (1981), Ussahawanitchakit (2008), and Budihardjo (2013).

Table 2 Summary of Hypothesis Table

Summary of hypothesis table			
Variable	Significance	Relationship	Remark
Job Engagement	0.000	Negative	Reject null hypothesis and Accept alternative hypothesis
Organizational Commitment	0.005	Negative	Reject null hypothesis and Accept alternative hypothesis
Job Satisfaction	0.216	Negative	Accept null hypothesis and reject alternative hypothesis
Person Organization Fit	0.394	Negative	Accept null hypothesis and reject alternative hypothesis
Job Stress	0.399	positive	Accept null hypothesis and reject alternative hypothesis
Employees perception of commitment	0.000	Negative	Reject null hypothesis and Accept alternative hypothesis

Hypothesis 1: The hypothesis for Job Engagement

Null: Job Engagement of the organization does not have statistically negative significant effect on intention to leave in the bank.

Alternative: Job Engagement of the organization does have negative statistically significant effect on intention to leave in the bank.

The Null hypothesis would be rejected and the alternate hypothesis could be accepted according to the SPSS analysis result.

Hypothesis 2: The hypothesis for Organizational Commitment

Null: Organizational Commitment of the employees does not have statistically negative significant effect on intention to leave

Alternative: Organizational Commitment of the employees does have statistically negative significant effect on intention to leave

The Null hypothesis would be rejected and the alternate hypothesis would be accepted according to the SPSS analysis result.

Hypothesis 3: The hypothesis for Job satisfaction

Null: Job satisfaction of the employees does not have statistically negative significant effect on intention to leave

Alternative: Job satisfaction does have statistically negative significant effect on intention to leave.

The Null hypothesis would be accepted and the alternate hypothesis will be rejected according to the SPSS analysis result

Hypothesis 4: The hypothesis for Employees perception of commitment

Null: Employees perception of commitment of the employees does not have statistically negative significant effect on intention to leave

Alternative: Employees perception of commitment does have statistically negative significant effect on intention to leave.

The Null hypothesis would be rejected and the alternate hypothesis would be accepted according to the SPSS analysis result.

Hypothesis 5: The hypothesis for Person Organization Fit

Null: Person Organization Fit of the employees does not have statistically negative significant effect on intention to leave

Alternative: Person Organization Fit does have statistically negative significant effect on intention to leave.

The Null hypothesis would be accepted and the alternate hypothesis will be rejected according to the SPSS analysis result

Hypothesis 6: The hypothesis for Job Stress

Null: Job Stress of the employees does not have statistically positive significant effect on intention to leave

Alternative: Job Stress does have statistically positive significant effect on intention to leave.

The Null hypothesis would be accepted and the alternate hypothesis will be rejected according to the SPSS analysis result

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1.Summary of Major Findings

The survey as presented on this work was assessed the determinant factors of turnover intention in development bank of Ethiopia. This chapter deals with summary of major findings, conclusions, recommendation of the study, implications to further research. These discussions are made based on the review of related literature, results of statistical analysis and discussions of findings from chapter four.

- Most of the current employee respondents (53.2%) are males and the majority of respondents below the age of 35,have BA degree, those who have the position of the employees are junior and officer, the majority respondents salary range between birr 2,936 to 8,184, , their marital status is married and has been working in the bank below 7 years .
- Respondents' opinion indicated that on average 59.24% of responses strongly agree and agree on having of intention to leave in the bank. Its mean value score 3.51 this implies that there is high level intention to leave the Bank.
- Job engagement level of respondents' opinion indicated that 48.14% of responses strongly disagree and disagree on the existence of employee job engagement in the bank. Its mean value score 2.84 this implies that there is low level of job engagement in the bank.
- The finding of study reveals that most of the respondents strongly disagree and disagree on the existence of organizational commitment in this regard the obtained average mean value was 2.8. This indicates that majority of the respondents have no individual's feelings about the organization as a whole and it create difficult to achieve the objective of the bank.
- When we come to job satisfaction level of the employees, the study result reveals (50.29%) of the respondents are not satisfied by their job and it creates low achievements of the bank goal and average mean value of 2.74.

- When we come to person organization fit level of the employees, the study result reveals (45.09%) of the respondents are agree on correspondence their norms and value of the bank and the employees and average mean value of 3.06.
- With regards to the response rate of job stress reveals that (43.35%) of the respondent are not believed that there is no role stress, lack of control and lack of social support, and the interaction and average mean value of 3.01.
- The finding of study reveals that most of the respondents strongly disagree and disagree on the employees' perception with respect to the bank rewards and recognition, job security and organizational justice.

According to the qualitative data, the Bank were use exit interview to know why most employees need to leave or quit, which is the most common method used by most organization to assess employees reasons for resigning. Because employees are looking better salary payment and benefits, working environment and working condition, inefficient management system, low level technological application, due to organizational image/poor public image of DBE. and also others agree that high amount of NPL existence, poor working culture, lack of opportunity of career development, poor team spirit from president to team leader, due to lack promotion opportunity, being hopelessness by the Bank management, uncertainty in the existence of the bank, some other interviewee opinion shows that reason of desired to leave was the absence of succession plan, engagement of some employee is not well assessed by the Bank, job did not meet expectations, unfair management treatment and poor quality of job training.

In general the regression model analysis indicates that all independent variables except job stress were negatively affected the dependent variable of intention to leave. The predictors job engagement, organizational commitment and employees perception of commitment with p values of 0.000, 0.005and 0.000 respectively are significant predictors at the 5% level. The predictors' job satisfaction, person organization fit and job stress with their p values greater than 0.05 are not significant predictors of intention to leave at the 5% level. The correlation matrix between intention to leave and job engagement, organizational commitment and employees' perception of commitment, job satisfaction, and person organization fit indicates that all have negative relationship except the independent variable job stress with the dependent variable. The linear combination of those factors is significantly related to employees commitment ((r^2=0.783).

f=209.6). This means that, 78.3 percent of the variance in the dependent variable, intention to leave can be explained by the independent variables, job engagement, organizational commitment, employees perception of commitment, job satisfaction, person organization fit and job stress of the employees.

5.2.Conclusions

The study aims to investigate the determinant factors of employee intention to leave in the case of development bank of Ethiopia. To address the proposed objectives, 180 employees from head office and branches held at Addis Ababa branches and its district were included in the study. This study has employed both quantitative and qualitative data in order to conduct the study. Responses were collected by adopting questionnaire and designed to measure employees' intention to leave towards independent variables. The quantitative and qualitative data have been analyzed by descriptive statistics and binary logistic regression analysis method was used. After an extensive literature review, the survey was conducted and SPSS software (26.0 versions) program was utilized for analysis of data. The result of the study finding is based on the survey and the interviews. Accordingly, the researcher comes to a conclusion based on the interpreted results and discussions of findings.

The researcher concluded that, the overall employees intention to leave the bank were high and this indicates that the bank human resource management do not provide high attention to job engagement, organizational commitment, employees perception of commitment, job satisfaction, person organization fit and job stress of the employees. The result of binary logistic regression analysis revealed that the predictors job engagement, organizational commitment and employees perception of commitment with p values of 0.000, 0.005and 0.000 respectively are significant predictors at the 5% level and negative effect on the intention to leave.

5.3.Recommendations and Policy implication

This study has a potential to support the policy makers of development bank of Ethiopia to take corrective measures on the most important determinants of employees intention to leave. the possible policy implications, emerged from the study, are forwarded below.

- One of the vital policy implications has much to do with the strong relationship existing between the job engagement and intention to leave. This negative correlation suggests that the bank should, adopt a more focused organizational approach to improving employee engagement from high-level measures such as the formation of an engagement board through to company-wide awareness training and worker involvement programs. To realize the full benefits of employee engagement, it needs to be taken seriously at all levels even as far as incorporating engagement and customer satisfaction dimensions into the employee bonus scheme.
- Another important policy implication is related to the strong association/relationship prevailing between organizational commitment and intention to leave. This relationship sheds light on the importance of incorporating, as well as giving high emphasis on, the requirement of organizational commitment; the bank should introduce ways in the organization so that the committed employees get motivation to get satisfied with the job. This may enhance the organizational commitment level and reduce the ratio of turnover intention.
- When we come to the employees' perceptions of commitment have a negative significant effect on the employee's intention to leave. Thus, the bank management should have to drive its human resources policies and strategies to be stronger on implementing justice and equality among the employees concerning the performance appraisal, promotion, salary increases, bonuses, sick leaves, and rewards and recognition. The human resource management should update its strategies of employees' management in the bank through practicing appropriate evaluation standards that are functional equally to all of the employees to make sure that all employees are treated fairly and equally.
- Job satisfaction was found to be a vital factor that enhances the turnover intentions among DBE employees. the human resources management need to improve the level of satisfaction among the employees through increasing the level of their willingness and

wish to provide higher efforts and highest contributions to the job by showing thankfulness and rewarding them suitably which will inspire them and rise their job satisfaction level.

- Person organization fit (in terms of value and goal congruence) is one of the important predictors that affect turnover intentions of the employees and it is negatively correlated with the dependent variable. The bank should provide greater meaningfulness and psychological attachment for the value and goal correspondence of the employees to attain the expected goal.
- The other predictor is job stress; the findings of the study confirm that job stress and employee turnover intentions were positive relationship. this can be deduce that the bank should keep an eye on employee job stress, by lessening role ambiguity, and by offering counseling and psychological training courses to keep employee interested and motivated about their job. Because of day by day increasing competitive environment and financial variability in the banking sector it is very vital for management to retain competitive and skilled workforce by installing clear job description to their respective position and providing training continuously with regards to how to manage job stress.
- Last but not least organizational commitment is negatively correlated with turnover intention. and hence to increase organizational commitment the bank should undertake the following activities:- establishing an effective compensation and performance appraisal system, employees should be rewarded for the effort they have made to the organizations' goals and objectives, observance of the psychological contract between organizations and workers, making them feel valuable for the organization and informing them about their contribution to the organization, allowing employees to develop themselves, the creation of learning organization structure.

5.4.Limitations of the Study

This research has limitations that offer opportunities for future research. First, the conceptual model of this research supposed that the employees' intentions to leave at the Development Bank of Ethiopia can be affected directly by six variables. Thus, the research overlooked the effects of the other factors such as role ambiguity, work family conflict, co-workers warmth, co-workers competence. Thus, future studies should examine these factors to intention to leave and the moderating effect of other variables. Second, this research investigated the factors that affect the employees' intentions to leave the bank from the employees' perspective ignoring the opinion of the senior management regarding these factors. The future research should focus on exploring the opinions of the top management of the studied organization too in order to have a wider understanding of the factors that push the employees to leave their jobs in different organizations.

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Addis Ababa University
School of Business and Economics
MBA in Finance Program

Dear Respondents:-

I would like to express my earnest appreciation for your generous time, honest and prompt responses.

Objective:

This questionnaire is designed to collect data on to conduct an academic paper entitled Determinant factors of turnover intention in the Development Bank of Ethiopia (DBE). The information that you offer me with this questionnaire will be use as a primary data in my case research, which I am conducting as a partial requirement of MBA Finance at Addis Ababa University.

NB.

- There is no need of writing your name.
- In all cases where answer options are available please tick (√) in the appropriate box.
- For questions that demands your opinion, please try to honestly describe as per the questions on the space provided

Confidentiality

I want to assure you that this research is only for academic purpose authorized by the Addis Ababa University. No other person will have to access this collect data.

Therefore, your genuine, frank and timely responses are quite vital to determine the success of this study. So, I kindly request your contribution in filling the questionnaire honestly and responsibly.

Thank you in advance for your kind co-operation in this regard

Misrak Seyoum Mobile No 0913012945, Tel. No. (Office) 0115530498

Part I. Demographic Information

1. Sex ☐ Male ☐ Female

2. Age ☐ 18-25 ☐ 26-35 ☐ 36-40 ☐ 41-55 ☐ 51-60

3. Marital Status ☐Single ☐ Married

4. Educational Background ☐ Diploma ☐ BA Degree☐M BA ☐ If others specify----------

5. Your Service years in this organization ☐1-3 ☐ 4-7 ☐ 8 and above

6. Your current position

☐ Tr/Junior Officer ☐Officer ☐ Senior Officer ☐ Team Manager ☐ Others

7. Your current salary range between

☐ Less than ETB 2,935 ☐ between ETB 2,936-8,184 ☐Between ETB 8,185-10,759 ☐between ETB 10,760-14,115 ☐Between ETB 14, 116-26,110 ☐ Above 26,110

Part II. The Determinant Factors of Turnover Intention

Directions: dear respondents indicate your answer for the corresponding questions with points by using tick mark "√"signs in the equivalent boxes on the scale of 1 to 5. Where;

1. Represent strongly disagree

2. Represent Disagree

3. Represent neither Agree nor Disagree

4. Represent Agree

5. Represent strongly Agree.

I	Intention to leave	5	4	3	2	1	Reference
1	I often think of leaving my organization.						Dress & shaw,2001
2	I try my best to look for a new job.						" "
3	I will likely actively search for a new job in the next year.						Jeffrey,2007
4	There is really very little chance for promotion on my job.						" "
5	Recently, I often think of changing my current job						" "
6	I am already fed up with working in this Bank, so I am searching for a better job in a better organization at the moment.						" "
7	I stayed at the current job because I don't have other options.						" "
8	The moment I can obtain a better job, I will resign this organisation						" "
II	**Job Engagement**						
1	I am happy with my job placement according to my skill, experience and qualification						European Journal of Business & Mgt. Vol.9, No.12, 2017
2	I am happy with the nature of my job/work						" "
3	I am satisfied with my job						" "
4	I am highly engaged in this organization						" "
5	I lose track of time when I fulfil my job requirement						" "
6	This job is all consuming, I am totally into it						" "
7	I am not able to think for other things while doing my job						" "
III	**Organizational Commitment**						
1	I am willing to put in a great deal of extra effort to help this organization to be successful						Porter et al. (1974)
2	I talk up this company of my friends as a great company to work for						Mathieu, and Zajac,1990
3	I could be just as happy working for a different company as long as the types of work were similar.						" "
4	Deciding to work for this company was a definite mistake on my part.						" "
5	I feel very little loyalty to this organization						Mathiew & Zajac,1990
6	It would take very little chance in my present circumstances to cause me to leave						" "
IV	**Job Satisfaction**						
1	Overall, I am satisfied with my work.						Blau, 1987

2	Overall, I am satisfied in the existing practice of the Bank.						" "
3	My work in this Bank practice has met my expectations						Susskind et al.,2000
4	My current work situation is not a major source of frustration in my life.						" "
5	My work environment is enjoyable.						
6	I am extremely happy that I chose this company to work for, over other organizations.						Williams et al., 2001
V	**Person Organization Fit**						
1	My values match the values of the organization that trained me.						Yu et al. 2005
2	I am able to maintain my values at this company						" "
3	My values prevent me from fitting in at this company because they are different from the company's values.						" "
VI	**Job Stress**						
1	I do not have enough time to get everything done on my job.						Williams et al., 2001
2	I face difficulty getting supplies I need on my job.						" "
3	I do not have adequate equipment to do my job						
4	I do not have enough support services to do my job						
VII	**Employees perception of commitment**						
1	I will be rewarded if I improve my performance level						European Journal of Business & Mgt. Vol.9, No.12, 2017
2	I have high chances of promotion and advancement in this firm						" "
3	I will be rewarded for dealing effectively with the work problems						" "
4	I will be recognized and praised if I over perform my job tasks						" "
5	This job offers me continued long term security						" "
6	I feel that with the opportunities given to this job, I have a sound future						" "
7	Most people doing this job within this organization have a long-term security						" "
8	The outcomes I receive reflect the effort I have put into my work						" "
9	The outcomes I get reflect my actual contribution to the organization						" "
10	Rules and regulations are applied equally to all employees						" "
11	An employee must obey the rules and regulations even if he is a close friend to his supervisors						" "

INTERVIEW QUESTIONS

Paper title - Determinant factors of turnover intention in case of the Development Bank of Ethiopia (DBE):

Semi-structured Interview to Managers

1. Do you think that there is a high rate of turnover intention in your Bank?
2. Why most employees need to leave the Bank?
3. Would you please list out some of challenges that has faced the Bank, as a result of employee turnover intention?
4. To what extent does employee turnover intention affects the performance of the Bank and what is your attitude towards it?
5. Does the company has ever used or attempted to use any methods to know the reason of turnover intention (if there were any)?
6. What kind of techniques has the company practiced to overcome turnover intention and how effective were this methods (if there were any)?